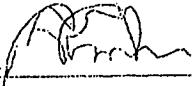


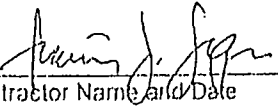
benefit of and be enforceable by each party's permitted successors and assigns. The obligations of Contractor under this Agreement may only be assigned with the prior written consent of CargoTel.

3. **Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of the State of Maryland, without regard to the choice of law rules of any jurisdiction. Any action to enforce the provisions of this Agreement shall be brought in a court of competent jurisdiction in Baltimore, Maryland.
4. **Severability.** If any provision of this Agreement is found to be invalid, void, or unenforceable, the remaining provisions shall continue in full force and effect.
5. **Waiver.** No waiver of any provision of this Agreement shall be effective, except pursuant to a written instrument signed an authorized representative of the party waiving compliance, and any such waiver shall be effective only in the specific instance and for the specific purpose stated in such writing.
6. **Arbitration.** We each agree that any and all disputes between us, which arise out of this contract, the termination of this contract, or under the terms of this contract, shall be resolved through final and binding arbitration. This shall include, without limitation, disputes relating to this contract, any disputes regarding your contract work at CargoTel or the termination thereof, claims for breach of the covenant of good faith and fair dealing, and any claims of discrimination or other claims under and federal, state, or local law or regulation now in existence or hereafter enacted and as amended from time to time concerning in any way the subject of your contract with CargoTel or its termination. Binding arbitration will be conducted in Baltimore, MD in accordance with the rules and regulations of the American Arbitration Association. Each side will bear its own attorney's fees, unless otherwise decided by an arbitrator. You understand and agree the arbitration shall be instead of any civil litigation, that each side waives its rights to a jury trial, and that the arbitrator's decision shall be final and binding to the fullest extent permitted by law and enforceable by any court having jurisdiction thereof.
7. **Counterparts.** This Agreement may be executed in two counterparts each of which shall be an original and together which shall constitute one and the same instrument.
8. **Entire Agreement.** This Agreement, together with its Exhibits, embodies the entire agreement and understanding of the parties hereto, and supersedes all prior or contemporaneous written or oral communications or agreements between CargoTel and Contractor regarding its subject matter. This Agreement may only be amended by written agreement signed by Contractor and an authorized CargoTel representative.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the Effective Date. Complete and sign Contractor Agreement Exhibit A.

  
\_\_\_\_\_  
CargoTel President Name and Date

8/14/06

  
\_\_\_\_\_  
Contractor Name and Date

8/15/06

**CARGOTEL CONTRACTOR AGREEMENT  
EXHIBIT A**

This form is for completion by independent contractors providing services to CargoTel Inc. Please read the **Professional Services (Contractor) Agreement (General Services) Policy** and complete the requested information below. Sign Exhibit A and forward original to CargoTel President prior to the effective date of your services. Retain a copy for your records.

• **Contact Information:**

Name Francis Lopez

Title

Work Phone 850 240 0397

Home Phone

FAX

E-mail fj14@adelphia.net

URL

Effective

Expiration

• **Form of Organization (specify):**

☒ Individual (none)

☐ General Partnership

☐ Limited Partnership

☐ Limited Liability Partnership

☐ Sole Proprietorship

☐ Limited Liability Company

☐ Corporation

☐ Other

• Enter your ADDRESS in the space provided below.

310 SAND MYRTLE TRAIL DESTIN, FL 32541

• Enter your TAX I.D. in the space provided below.

557.35.1124

- Enter your PURCHASE ORDER # (REQUIRED) in the space provided below.

CT01


- Enter your SERVICES in the space provided below.

- Enter your FEE/PAYMENT SCHEDULE in the space provided below.

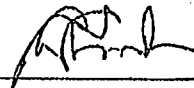
Daily fee of \$400.00 per day

You will be eligible to receive commissions based on referrals made directly by you to CargoTel, which result in CargoTel new business revenue. CargoTel will pay you 25% of the base subscription, license and transaction revenue generated for the first year (excluded revenue items include Start-up Fee, Server Maintenance Fee(s), custom programming, help desk, and fax transmissions) up to an annualized compensation level of \$150,000.00.

- CONTRACTOR SIGNATURE and DATE

 8/17/06

- CARGOTEL PRESIDENT SIGNATURE and DATE

 8/14/06

Note: Subcontracting of Services by Contractor is not permitted unless Subcontractor Addendum to Professional Services Agreement is completed and signed.

1 L. Scott Keehn, SBN 61691  
Leslie F. Keehn, SBN 199153  
2 **KEEHN & ASSOCIATES**  
A Professional Corporation  
3 402 West Broadway, Suite 1210  
San Diego, California 92101  
4 Telephone: (619) 400-2200

5 Attorneys for **Petitioning Creditors**

6  
7  
8 **UNITED STATES BANKRUPTCY COURT**  
9 **FOR THE SOUTHERN DISTRICT OF CALIFORNIA**  
10

11 In Re:

12 FRANCIS J. LOPEZ,  
13 Alleged Debtor.  
14

Case No. 05-05926-PBINV

15 **DECLARATION OF TIMOTHY P. DILLON**  
16 **[BIFURCATED PHASE II]**  
17

Date: January 28, 2008

Time: 10:30 a.m.

Judge: The Honorable Peter W. Bowie

18 Ctrm: 4  
19

20 I, TIMOTHY P. DILLON, declare as follows:

21 1. I am an attorney duly admitted to practice before the Courts of this State. I am a  
22 shareholder of the law firm of Dillon & Gerardi, APC, counsel for Petitioning Creditor Alan  
23 Stanly ("Stanly") in certain cases involving the alleged debtor herein, Francis J. Lopez ("Lopez"),  
24 which were and/or are pending before the San Diego Superior Court and the United States District  
25 Court for the Southern District of California (the "Additional Lopez Cases"). In connection with  
26 the Additional Lopez Cases, I am the *shareholder in charge* of the engagement of the firm on  
27 behalf of Stanly, and the attorney within the firm who is most knowledgeable with respect to all  
28 aspects of the Additional Lopez Cases. I make this Declaration based upon facts within my

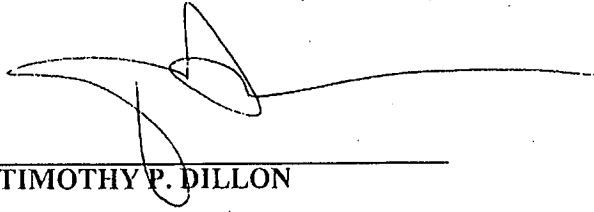
KEEHN & ASSOCIATES, APC  
ATTORNEYS AND COUNSELORS AT LAW  
402 WEST BROADWAY, SUITE 1210  
SAN DIEGO, CALIFORNIA 92101  
TELEPHONE (619) 400-2200 - FACSIMILE (619) 400-2201

1 firsthand knowledge acquired in the course of conducting litigation against Lopez in the  
2 Additional Lopez Cases.

3 2. In the normal course of the Additional Lopez Cases, my office caused certain  
4 discovery requests to be issued to third parties. Specifically, on or about July 20, 2007, my office  
5 caused a Subpoena for documents to be issued to Cargotel, Inc. ("Cargotel"), located in Baltimore,  
6 Maryland, for the purpose of obtaining documentary evidence pertaining to the nature and scope  
7 of Lopez's employment with Cargotel. In response, Cargotel filed a Motion to Quash the  
8 Subpoena. In support of that Motion, Lopez submitted the "Affidavit of Francis Lopez," a true  
9 and correct copy of which is attached hereto as Exhibit 1.

10 3. In connection with the Additional Lopez Cases, my office caused a Subpoena for  
11 consumer records to be issued to SunTrust bank located in Orlando, Florida. That Subpoena  
12 requested bank account records for Lopez and/or his wife, Madeleine. In response to that  
13 Subpoena, SunTrust Bank provided monthly checking account statements for Madeleine for the  
14 time period including December 2006 through June 2007, true and correct copies of which are  
15 attached hereto as Exhibit 2. The first page of each monthly statements identifies two automatic  
16 deposits into Madeleine's checking account by "Scripps Florida PAYROLL." Stanly is informed  
17 and believes that Scripps Florida is Madeleine's employer. Stanly is further informed and  
18 believes that Madeleine remains employed by Scripps Florida.

19 I declare under penalty of perjury under the laws of the United States that the foregoing is  
20 true and correct, and that this Declaration was executed on this 22nd day of January, 2008, at San  
21 Diego, California.

22  
23  
24  
25  
26  
27  
28  
  
TIMOTHY P. DILLON

# EXHIBIT 1

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND

ENTERPRISE TECHNOLOGY HOLDINGS, INC. \*

Plaintiff \*

v. \*

NOVEON SYSTEMS, INC., et al. \*

Defendants \*

Case No.: Miscellaneous

Southern District Court of California

Case No.: 05-CV-02236-B-CAB

\*\*\*\*\*

AFFIDAVIT OF FRANCIS LOPEZ

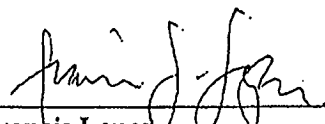
I, FRANCIS LOPEZ, hereby affirm under the penalties of perjury that the following is true and correct based upon my personal knowledge:

1. I am over eighteen (18) years of age and am competent to testify as to the facts contained in this Affidavit.
2. I am the Vice President of Marketing of Cargotel, Inc. ("Cargotel") and was hired in this position in August of 2006. Prior to applying for that position, I have never had any dealings with Cargotel.
3. Since I have been employed by Cargotel, I have had no business contact with any of my prior customers with whom I dealt while employed by Noveon Systems, Inc. and, before that, Prism Advance Technologies, Inc.
4. Cargotel's software program is based upon a Linux operating system; the operating system employed by Enterprise Technology Holdings, Inc., Prism Advance Technologies, Inc., and Noveon Systems, Inc. was Microsoft Windows based. Cargotel's

EXHIBIT 5

software systems have nothing to do with those employed by Enterprise Technology Holdings, Inc. The two are not compatible.

Date: Aug. 13, 2007

  
Francis Lopez



# **EXHIBIT 2**

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06/15/2007

# SUNTRUST

ACCOUNT  
STATEMENT

MADELEINE J MAGILL-LOPEZ  
310 SAND MYRTLE TRL  
DESTIN FL 32541-3429

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BACK EACH MONTH FOR NEW OFFERS.

ACCOUNT TYPE	ACCOUNT SUMMARY ACCOUNT NUMBER	STATEMENT PERIOD
FREE CHECKING	1000023829301	05/15/2007 - 06/15/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$2,247.98	AVERAGE BALANCE	\$745.33
DEPOSITS/CREDITS	\$9,372.05	AVERAGE COLLECTED BALANCE	\$733.95
CHECKS	\$669.76	NUMBER OF DAYS IN STATEMENT PERIOD	32
WITHDRAWALS/DEBITS	\$8,960.24		
ENDING BALANCE	\$1,990.03		

DATE	AMOUNT	DESCRIPTION	
05/25	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098
05/30	364.47	DEPOSIT	
05/31	5,100.00	DEPOSIT	
06/08	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098

DEPOSITS/CREDITS: 4 TOTAL ITEMS DEPOSITED: 2

CHECK NUMBER	AMOUNT	DATE	CHECK NUMBER	AMOUNT	DATE
1287	669.76	05/16			

CHECKS: 1

DATE	AMOUNT	DESCRIPTION	
05/15	40.00	ATM CASH WITHDRAWAL	
		DESTIN	TR DATE 05/15
05/15	9.25	CHECK CARD PURCHASE	FL 1516FL410
		RMP DESTIN COMMO	
05/15	21.00	CHECK CARD PURCHASE	DESTIN FL
		RMP DESTIN COMMO	
05/15	31.00	CHECK CARD PURCHASE	DESTIN FL
		PANDA BUFFET OKA	
05/15	53.85	POINT OF SALE DEBIT	FT WALTON BEAFL
		WAL-MART #1362	TR DATE 05/15
05/16	7.42	POINT OF SALE DEBIT	DESTIN FL 24136201
		WAL-MART #1362	TR DATE 05/16
05/17	160.00	NSF PAID ITEMS PENALTY	DESTIN FL 24136201
05/17	1,600.00	ELECTRONIC/ACH DEBIT	
		HSBC MNTG SVCS D 8009467510	
05/17	3.18	CHECK CARD PURCHASE	
		BASKIN #331209	FT WALTON ECHFL

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06/15/2007

# SUNTRUST

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WITHDRAWALS/DEBITS		
DATE	AMOUNT	DESCRIPTION
05/17	4.12	CHECK CARD PURCHASE BASKIN #331209 FT WALTON BCHFL
05/17	22.00	CHECK CARD PURCHASE CINEMA PLUS INC FT WALTON BEAFL
05/17	41.28	CHECK CARD PURCHASE OLD TIME POTTERY DESTIN FL
05/18	32.00	NSF PAID ITEMS PENALTY
05/18	27.31	POINT OF SALE DEBIT WAL-MART #2176 JUPITER FL 24217601
05/21	32.00	NSF PAID ITEMS PENALTY
05/21	37.72	CHECK CARD PURCHASE SEAN EXPRESS LAKE CITY FL
05/24	32.00	EXTENDED OVERDRAFT FEE
05/29	75.00	CHECK CARD PURCHASE TOM THUMB #112 NAVARRE FL
05/29	6.31	POINT OF SALE DEBIT SOU THE HOME DEPOT 162 DESTIN FL 00000058
05/29	18.04	POINT OF SALE DEBIT SOU THE HOME DEPOT 760 DESTIN FL 00000057
05/29	48.05	POINT OF SALE DEBIT WAL-MART #1362 DESTIN FL 24136201
05/29	86.42	POINT OF SALE DEBIT WAL-MART #1362 DESTIN FL 24136201
05/30	86.03	CHECK CARD PURCHASE CRAB TRAP DESTIN FL
05/31	25.00	OUTGOING FEDWIRE TRANSFER FEE TRN #010160
05/31	236.47	ELECTRONIC/ACH DEBIT HEBC CARD SRVCS RUSH PYMNT 000006209544821
05/31	6,190.85	OUTGOING FEDWIRE DR TRN #010160
05/31	8.00	CHECK CARD PURCHASE WASH N JOE DESTIN FL
06/04	25.14	CHECK CARD PURCHASE BANGKOK CLEANSERS FORT WALTON BFL

WITHDRAWALS/DEBITS: 28

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
05/15	2,092.80	BALANCE	05/25	1,377.88	BALANCE
05/16	1,415.70	2,092.88	05/29	1,143.26	1,377.88
05/17	-414.88	1,415.70	05/30	1,421.70	1,143.26
05/18	-474.19	-414.88	05/31	61.38	1,057.70
05/21	-543.91	-474.19	06/04	36.24	61.38
05/24	-575.91	-543.91	06/08	1,990.03	36.24
					1,990.03

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# SUNTRUST

ACCOUNT  
STATEMENT

MADELINE J MAGILL-LOPEZ  
310 SAND MYRTLE TRL  
DESTIN FL 32541-3429

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BACK EACH MONTH FOR NEW OFFERS.

ACCOUNT TYPE	ACCOUNT SUMMARY ACCOUNT NUMBER	STATEMENT PERIOD
FREE CHECKING	1000023829301	04/14/2007 - 05/14/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$5,421.51	AVERAGE BALANCE	\$2,068.47
DEPOSITS/CREDITS	\$9,227.58	AVERAGE COLLECTED BALANCE	\$2,052.34
CHECKS	\$1,456.28	NUMBER OF DAYS IN STATEMENT PERIOD	31
WITHDRAWALS/DEBITS	\$10,944.83		
ENDING BALANCE	\$2,247.98		

DATE	AMOUNT	DESCRIPTION	DEPOSITS/CREDITS
04/16	500.00	DEPOSIT	
04/27	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098
04/30	3,120.00	DEPOSIT	
05/09	1,700.00	DEPOSIT	
05/11	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098

DEPOSITS/CREDITS: 5 TOTAL ITEMS DEPOSITED: 1

CHECK NUMBER	AMOUNT	DATE	CHECKS	CHECK NUMBER	AMOUNT	DATE
1202	40.84	04/18		1295	1,000.00	04/26
1283	250.00	04/16		1206	42.54	05/14
1284	114.90	04/19				

CHECKS: 5

DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
04/16	136.93	ELECTRONIC/ACH DEBIT	
		CINGULAR CARE	0017234703061
04/16	101.50	ATM CASH WITHDRAWAL	TR DATE 04/15
		Eglin Air Show	EGLIN AIR FORM. DHS15305
04/16	33.23	CHECK CARD PURCHASE	
		AMOCO OIL	JUPITER FL
04/16	18.30	POINT OF SALE DEBIT	TR DATE 04/14
		MCDONALD'S F13442	NICEVILLE FL 19980701
04/16	19.96	POINT OF SALE DEBIT	TR DATE 04/14
		WALGREEN COMPANY MID-B	DESTIN FL AN0003
04/16	39.80	POINT OF SALE DEBIT	TR DATE 04/16
		WAL-MART #1362	DESTIN FL 24136201
04/16	63.74	POINT OF SALE DEBIT	TR DATE 04/14
		WAL-MART #0919	FT WALTON BE FL 34091901

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
04/16	90.93	POINT OF SALE DEBIT	TR DATE 04/14
		WAL-MART #1362	DESTIN FL 24136201
04/16	2.00	ATM CASH WITHDRAWAL FEE	
04/17	32.52	ELECTRONIC/ACH DEBIT	
		FPL DIRECT DEBIT ELEC PYMT	1430095354 WEBI
04/17	116.00	ELECTRONIC/ACH DEBIT	
		GEICO	GEICO PYMT 640774264860DIG
04/17	77.65	CHECK CARD PURCHASE	
		RACEWAY769 40	FT. WALTON DEFL
04/17	10.00	POINT OF SALE DEBIT	TR DATE 04/17
		PUBLIX 4425 COMMONS DR	DESTIN FL AU0003
04/17	18.43	POINT OF SALE DEBIT	TR DATE 04/17
		WAL-MART #1362	DESTIN FL 24136201
04/18	100.00	ELECTRONIC/ACH DEBIT	
		HSBC CARD SVCS	Online Pmt 000000198622838
04/18	105.08	ELECTRONIC/ACH DEBIT	
		GULF	GULF EBILL 4428063025PTN
04/18	1,610.00	ELECTRONIC/ACH DEBIT	
		HSBC MRTG SVCS D	8008467510
04/18	58.70	CHECK CARD PURCHASE	
		THE OLIVE GARDEN	DESTIN FL
04/18	159.00	CHECK CARD PURCHASE	
		GULFARIUM ADMISS	FORT WALTON BFL
04/18	8.69	POINT OF SALE DEBIT	TR DATE 04/17
		MURPHY66576WAL-M	LIVE OAK FL MURC665
04/18	32.02	POINT OF SALE DEBIT	TR DATE 04/17
		PILOT TRAVEL CENTER 04	MIDWAY FL 34600701
04/19	10.18	POINT OF SALE DEBIT	TR DATE 04/18
		SOU USES 1169180420360	JUPITER FL 00000099
04/19	16.16	POINT OF SALE DEBIT	TR DATE 04/18
		SDI #576-4685	DESTIN FL 46075601
04/20	5.00	CHECK CARD PURCHASE	
		AMOCO OIL 06	QUINCY FL
04/20	15.95	CHECK CARD PURCHASE	
		BLOCK *TAXCUT E	800-HRBLOCK MO
04/20	116.30	CHECK CARD PURCHASE	
		BANGKOK CLEANERS	FORT WALTON BFL
04/23	40.00	ATM CASH WITHDRAWAL	TR DATE 04/21
		PALM BEACH GARDENS	PALM BCH GENSFL F419FL098
04/23	21.14	POINT OF SALE DEBIT	TR DATE 04/22
		WAL-MART #3348	LAKE PARK FL 24334801
04/23	37.26	POINT OF SALE DEBIT	TR DATE 04/21
		TJ TJ MAXX	JUPITER FL AU0003
04/25	40.00	ATM CASH WITHDRAWAL	TR DATE 04/25
		JUPITER	JUPITER FL 1199FL430
04/25	38.81	CHECK CARD PURCHASE	
		TEXACO 00302987	LAKE PARK FL
04/27	7.00	POINT OF SALE DEBIT	TR DATE 04/27
		WAL-MART #2626	LIVE OAK FL 24262601
04/27	39.01	POINT OF SALE DEBIT	TR DATE 04/27
		MURPHY66576WAL-M	LIVE OAK FL MURC665
04/30	25.00	OUTGOING FEDWIRE TRANSFER FEE TRN #010202	
04/30	6,190.85	OUTGOING FEDWIRE DR TRN #010202	
04/30	46.87	POINT OF SALE DEBIT	TR DATE 04/28
		WAL-MART #1362	DESTIN FL 24136201
05/01	2.96	POINT OF SALE DEBIT	TR DATE 04/30
		MURPHY55016WAL-M	DESTIN FL MURC550
05/02	3.36	POINT OF SALE DEBIT	TR DATE 05/01
		WAL-MART #2626	LIVE OAK FL 24262601
05/04	11.80	CHECK CARD PURCHASE	
		SNAPFISH	301-5355300 CA

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# SUNTRUST

ACCOUNT  
STATEMENT

DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
05/04	37.60	CHECK CARD PURCHASE	
		OKAHUMPKA CITGO	WILDWOOD FL
05/04	10.65	POINT OF SALE DEBIT	TR DATE 05/03
		WAL-MART #2176	JUPITER FL 24217601
05/07	64.00	NSF PAID ITEMS PENALTY	
05/07	4.52	CHECK CARD PURCHASE	
		GOODWILL INDUST	JUPITER FL
05/07	67.80	CHECK CARD PURCHASE	
		ECI*GOTOMYPC.COM	888-259-3826 CA
05/09	21.25	POINT OF SALE DEBIT	TR DATE 05/09
		SOU USPS 1169180420561	JUPITER FL 00000095
05/09	600.00	OVER-THE-COUNTER WITHDRAWAL	
05/10	133.31	ELECTRONIC/ACH DEBIT	
		CINGULAR CARE CELLULAR	0017234703061
05/10	18.47	POINT OF SALE DEBIT	TR DATE 05/09
		WAL-MART #2176	JUPITER FL 24217601
05/11	117.00	ELECTRONIC/ACH DEBIT	
		GEICO	GEICO PYMT 640774264060DIG
05/11	36.31	CHECK CARD PURCHASE	
		CIRCLE K 05338	JUPITER FL
05/11	5.00	POINT OF SALE DEBIT	TR DATE 05/10
		PUBLIX 5500 MILITARY T	JUPITER FL AN0003
05/11	8.73	POINT OF SALE DEBIT	TR DATE 05/11
		WAL-MART #2626	LIVE OAK FL 24262601
05/11	35.56	POINT OF SALE DEBIT	TR DATE 05/11
		MURPHY66570WAL-M	LIVE OAK FL MURC665
05/14	9.67	CHECK CARD PURCHASE	
		PETLAND OF FORT	FORT WALTON BFL
05/14	10.50	CHECK CARD PURCHASE	
		SNAPPISH	301-5955308 CA
05/14	11.07	CHECK CARD PURCHASE	
		MCDONALD'S M6440	JUPITER FL
05/14	14.16	CHECK CARD PURCHASE	
		GOODWILL INDUST	JUPITER FL
05/14	23.95	CHECK CARD PURCHASE	
		KFC*ACODELL EAST	DESTIN FL
05/14	31.65	POINT OF SALE DEBIT	TR DATE 05/13
		RACEWAY769	FT. WALTON B FL 52268502
05/14	101.54	POINT OF SALE DEBIT	TR DATE 05/12
		WAL-MART #1362	DESTIN FL 24136201

WITHDRAWALS/DEBITS: 60

DATE	BALANCE	BALANCE ACTIVITY HISTORY	DATE	BALANCE	COLLECTED
04/14	5,421.51	5,421.51	04/30	97.59	97.59
04/16	5,166.12	4,666.12	05/01	94.63	94.63
04/17	4,911.52	4,911.52	05/02	91.27	91.27
04/18	2,789.19	2,789.19	05/04	31.22	31.22
04/19	2,647.95	2,647.95	05/07	-105.10	-105.10
04/20	2,510.62	2,510.62	05/09	973.65	973.65
04/23	2,412.22	2,412.22	05/10	821.87	821.87
04/25	2,333.41	2,333.41	05/11	2,573.06	2,573.06
04/26	1,333.41	1,333.41	05/14	2,247.98	2,247.98
04/27	3,240.31	3,240.31			

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04/13/2007

# SUNTRUST

ACCOUNT  
STATEMENT

MADELEINE J MAGILL-LOPEZ  
310 SAND MYRTLE TRL  
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ACCOUNT TYPE ACCOUNT NUMBER STATEMENT PERIOD

FREE CHECKING 1000023829301 03/16/2007 - 04/13/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$1,323.15	AVERAGE BALANCE	\$1,653.28
DEPOSITS/CREDITS	\$15,654.18	AVERAGE COLLECTED BALANCE	\$1,318.77
CHECKS	\$239.02	NUMBER OF DAYS IN STATEMENT PERIOD	29
WITHDRAWALS/DEBITS	\$11,316.80		
ENDING BALANCE	\$5,421.51		

DEPOSITS/CREDITS

DATE	AMOUNT	DESCRIPTION
03/16	1,953.79	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
03/26	1,001.08	DEPOSIT
03/27	4,300.00	DEPOSIT
03/30	2,045.52	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
04/11	4,400.00	DEPOSIT
04/13	1,953.79	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098

DEPOSITS/CREDITS: 6 TOTAL ITEMS DEPOSITED: 3

CHECKS

CHECK NUMBER	AMOUNT	DATE	CHECK NUMBER	AMOUNT	DATE
1280	55.00	04/02	1281	184.02	03/29

CHECKS: 2

WITHDRAWALS/DEBITS

DATE	AMOUNT	DESCRIPTION
03/16	30.00	POINT OF SALE DEBIT
		PUBLIX 5500 MILITARY T JUPITER FL A40003
03/19	657.97	ELECTRONIC/ACH DEBIT
		1-800-200-4622 TRUEPAY 7.00 /25532401
03/19	1,610.00	ELECTRONIC/ACH DEBIT
		HSEC MGTG SVCS D 3008467510
03/19	16.11	CHECK CARD PURCHASE
		GOODWILL, INDUSTR JUPITER FL
03/19	27.80	POINT OF SALE DEBIT
		PUBLIX 5500 MILITARY T JUPITER FL A90003
03/19	35.45	POINT OF SALE DEBIT
		WAL-MART #3343 LAKE PARK FL 24334901
03/20	33.60	ELECTRONIC/ACH DEBIT
		FPL DIRECT DEBIT ELEC PYMT 1430095354 WEBI

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
03/20	33.00	CHECK CARD PURCHASE	
		WESCO #21	JUPITER FL
03/21	137.66	ELECTRONIC/ACH DEBIT	
		CINGULAR CARE CELLULAR	0017234703061
03/21	10.50	CHECK CARD PURCHASE	
		BURGER KING #555	DESTIN FL
03/21	38.23	POINT OF SALE DEBIT	TR DATE 03/20
		WAL-MART #3348	LAKE PARK FL 24334801
03/21	47.31	POINT OF SALE DEBIT	TR DATE 03/21
		WAL-MART #1362	DESTIN FL 24136201
03/23	8.57	POINT OF SALE DEBIT	TR DATE 03/23
		WALGREEN COMPANY MID-B	DESTIN FL AH0003
03/23	9.32	POINT OF SALE DEBIT	TR DATE 03/23
		WAL-MART #2626	LIVE OAK FL 24262601
03/26	33.00	CHECK CARD PURCHASE	
		MURPHY6657@WAL-M	LIVE OAK FL
03/26	12.87	POINT OF SALE DEBIT	TR DATE 03/26
		WAL-MART #0919	FT WALTON BE FL 24091901
03/26	13.62	POINT OF SALE DEBIT	TR DATE 03/25
		WAL-MART #1362	DESTIN FL 24136201
03/26	97.57	POINT OF SALE DEBIT	TR DATE 03/24
		WAL-MART #1362	DESTIN FL 24136201
03/27	189.18	ELECTRONIC/ACH DEBIT	
		COX ENTERPRISES BROADBAND	6468680
03/27	244.84	ELECTRONIC/ACH DEBIT	
		HSBC CARD SRVCS Online Pmt	000000192871440
03/27	19.72	POINT OF SALE DEBIT	TR DATE 03/27
		WAL-MART #0919	FT WALTON BE FL 24091901
03/28	32.01	CHECK CARD PURCHASE	
		SABOR A MEXICO	FORT WALTON BFL
03/28	13.30	POINT OF SALE DEBIT	TR DATE 03/27
		FUBLIX 4425 COMMONS DR	DESTIN FL AH0003
03/28	28.27	POINT OF SALE DEBIT	TR DATE 03/28
		WAL-MART #1362	DESTIN FL 24136201
03/28	50.00	POINT OF SALE DEBIT	TR DATE 03/27
		MURPHY7409@WAL-M	MAVARRE FL MURC740
03/29	29.45	POINT OF SALE DEBIT	TR DATE 03/29
		WAL-MART #1362	DESTIN FL 24136201
03/30	25.00	OUTGOING FEDWIRE TRANSFER PER TRN #012019	
03/30	6,190.85	OUTGOING FEDWIRE DR TRN #012019	
03/30	75.00	CHECK CARD PURCHASE	
		THE GULF COAST 2	GULF BREEZE FL
04/02	34.07	CHECK CARD PURCHASE	
		CHUCK E CHEESES	PANAMA CITY FL
04/02	35.88	POINT OF SALE DEBIT	TR DATE 03/31
		WAL-MART #1362	DESTIN FL 24136201
04/04	550.00	OVER-THE-COUNTER WITHDRAWAL	
04/05	32.00	NSF PAID ITEMS PENALTY	
04/05	67.80	CHECK CARD PURCHASE	
		EC1AGOTONYPC.COM	888-259-3826 CA
04/13	657.97	ELECTRONIC/ACH DEBIT	
		1-800-200-8622 TRUEPAY	7.00 /25862995
04/13	40.00	ATM CASH WITHDRAWAL	TR DATE 04/12
		JUPITER	JUPITER FL 1199FL439
04/13	100.00	ATM CASH WITHDRAWAL	TR DATE 04/12
		DESTIN	DESTIN FL 1516FL410
04/13	5.81	POINT OF SALE DEBIT	TR DATE 04/13
		WAL-MART #2626	LIVE OAK FL 24262601
04/13	11.06	POINT OF SALE DEBIT	TR DATE 04/13
		WAL-MART #2626	LIVE OAK FL 24262601

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STATEMENT

DATE AMOUNT DESCRIPTION WITHDRAWALS/DEBITS  
04/13 32.01 POINT OF SALE DEBIT TR DATE 04/13  
MURPHY66576WAL-M LIVE OAK FL MURC665

WITHDRAWALS/DEBITS: 40

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
		BALANCE			BALANCE
03/16	3,246.94	3,246.94	03/29	4,934.65	4,934.65
03/19	899.61	899.61	03/30	689.32	689.32
03/20	833.01	833.01	04/02	564.37	564.37
03/21	599.31	599.31	04/04	14.37	14.37
03/23	581.42	581.42	04/05	-05.43	-05.43
03/26	1,425.44	424.44	04/11	4,314.57	-85.43
03/27	5,271.70	971.70	04/12	4,314.57	4,314.57
03/28	5,148.12	5,148.12	04/13	5,421.51	5,421.51

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ACCOUNT  
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ACCOUNT TYPE ACCOUNT SUMMARY ACCOUNT NUMBER STATEMENT PERIOD

FREE CHECKING 1000023829301 02/15/2007 - 03/15/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$919.88	AVERAGE BALANCE	\$1,570.70
DEPOSITS/CREDITS	\$5,907.50	AVERAGE COLLECTED BALANCE	\$1,570.70
CHECKS	\$1,732.87	NUMBER OF DAYS IN STATEMENT PERIOD	29
WITHDRAWALS/DEBITS	\$3,771.44		
ENDING BALANCE	\$1,323.15		

DEPOSITS/CREDITS

DATE	AMOUNT	DESCRIPTION
02/16	1,953.79	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
03/02	1,953.79	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
03/12	2,000.00	DEPOSIT

DEPOSITS/CREDITS: 3 TOTAL ITEMS DEPOSITED: 0

CHECKS

CHECK NUMBER	AMOUNT	DATE PAID	CHECK NUMBER	AMOUNT	DATE PAID
1267	550.00	02/23	1276	41.61	03/14
*1271	8.72	02/20	1277	150.88	03/14
*1273	63.00	02/16	1278	116.67	03/08
1274	25.94	02/23	1279	125.00	03/12
1275	650.97	03/05			

CHECKS: 9 \*BREAK IN CHECK SEQUENCE

WITHDRAWALS/DEBITS

DATE	AMOUNT	DESCRIPTION	TR DATE	FL
02/15	29.95	POINT OF SALE DEBIT WAL-MART #3348	02/14	
				LAKE PARK FL 24334001
02/16	18.01	POINT OF SALE DEBIT TARGET #2085 DESTIN	02/15	
				DESTIN FL 20850071
02/16	27.00	POINT OF SALE DEBIT MURPHY66570WAL-M	02/16	
				LIVE OAK FL MURC665
02/20	41.12	ELECTRONIC/ACH DEBIT FFL DIRECT DEBIT ELEC PYMT		
				1430095354 WERI
02/20	100.00	ATM CASH WITHDRAWAL DESTIN	02/19	
				DESTIN FL 1516FL410
02/20	6.00	CHECK CARD PURCHASE RFP DESTIN COMM		
				DESTIN FL
02/20	15.09	CHECK CARD PURCHASE WENDY'S #0100		
				DESTIN FL

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
02/20	18.00	CHECK CARD PURCHASE	
		RMP DESTIN COMMO	DESTIN FL
02/20	19.89	CHECK CARD PURCHASE	
		GOLDEN CORRAL 64	DESTIN FL
02/20	23.01	CHECK CARD PURCHASE	
		AMOCO OIL 07	JUPITER FL
02/20	24.50	CHECK CARD PURCHASE	
		TUMAXX #0070	PALM BEACH GAPI
02/20	13.87	POINT OF SALE DEBIT	TR DATE 02/16
		WAL-MART #2626	LIVE OAK FL 24262601
02/20	45.67	POINT OF SALE DEBIT	TR DATE 02/19
		WAL-MART #1362	DESTIN FL 24136201
02/20	78.45	POINT OF SALE DEBIT	TR DATE 02/17
		WAL-MART #1362	DESTIN FL 24136201
02/22	8.00	CHECK CARD PURCHASE	
		WASH N JOE	DESTIN FL
02/23	28.01	CHECK CARD PURCHASE	
		FT PIERCE CITGO	FORT PIERCE FL
02/23	29.00	CHECK CARD PURCHASE	
		AMOCO OIL 06	QUINCY FL
02/23	56.43	POINT OF SALE DEBIT	TR DATE 02/22
		WAL-MART #1340	LAKE PARK FL 24334801
02/26	5.72	POINT OF SALE DEBIT	TR DATE 02/26
		WALGREEN COMPANY MID-B	DESTIN FL AC0003
02/28	1,485.00	OVER-THE-COUNTER WITHDRAWAL	
03/01	15.39	POINT OF SALE DEBIT	TR DATE 02/28
		WAL-MART #1362	DESTIN FL 24136201
03/02	8.57	POINT OF SALE DEBIT	TR DATE 03/02
		WALGREEN COMPANY MID-B	DESTIN FL AE0003
03/02	15.82	POINT OF SALE DEBIT	TR DATE 03/02
		WAL-MART #2626	LIVE OAK FL 24262601
03/02	23.17	POINT OF SALE DEBIT	TR DATE 03/01
		WAL-MART #2176	JUPITER FL 24217601
03/05	4.00	CHECK CARD PURCHASE	
		GOLDEN CORRAL 64	DESTIN FL
03/05	6.49	CHECK CARD PURCHASE	
		KRISPY KREME PEN	PENSACOLA FL
03/05	12.44	CHECK CARD PURCHASE	
		WENDY'S #0108	DESTIN FL
03/05	19.09	CHECK CARD PURCHASE	
		GOLDEN CORRAL 64	DESTIN FL
03/05	27.24	CHECK CARD PURCHASE	
		TURKEY LAKE CITG	OCOE FL
03/05	30.00	CHECK CARD PURCHASE	
		CHEVRON 00209534	FREEPORT FL
03/05	34.60	CHECK CARD PURCHASE	
		FT WALTON BEACH	FT WALTON BEACH FL
03/05	67.80	CHECK CARD PURCHASE	
		ECI*GOTOMYPC.COM	863-259-3826 CA
03/05	29.55	POINT OF SALE DEBIT	TR DATE 03/05
		WAL-MART #1362	DESTIN FL 24136201
03/05	34.66	POINT OF SALE DEBIT	TR DATE 03/04
		PUBLIX #425 COMMONS DR	DESTIN FL AP0003
03/05	97.96	POINT OF SALE DEBIT	TR DATE 03/03
		WAL-MART #1362	DESTIN FL 24136201
03/06	17.74	CHECK CARD PURCHASE	
		CAPTAIN D'S #101	FT WALTON BEACH FL
03/07	12.00	CHECK CARD PURCHASE	
		KFC TACOBELL EAST	DESTIN FL
03/07	15.65	CHECK CARD PURCHASE	
		WAL-MART #1362	DESTIN FL

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WITHDRAWALS/DEBITS	
DATE	AMOUNT DESCRIPTION
03/07	13.51 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 03/07 DESTIN FL 24136201
03/07	44.02 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 03/06 DESTIN FL 24136201
03/08	17.87 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 03/07 DESTIN FL 24136201
03/09	10.30 POINT OF SALE DEBIT WAL-MART #0919 TR DATE 03/09 FT WALTON BE FL 24091901
03/12	100.00 ATM CASH WITHDRAWAL FORT WALTON BEACH TR DATE 03/10 PT WALTON BCHFL I453FL477
03/12	19.89 CHECK CARD PURCHASE GOLDEN CORRAL 64 DESTIN FL
03/12	24.60 CHECK CARD PURCHASE CIRCLE K 08347 DESTIN FL
03/12	7.94 POINT OF SALE DEBIT PUBLIX 4425 COMMONS DR TR DATE 03/09 DESTIN FL A30003
03/12	18.99 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 03/10 DESTIN FL 24136201
03/12	34.00 POINT OF SALE DEBIT MURPHY66576WAL-M TR DATE 03/11 LIVE OAK FL MURC665
03/12	59.63 POINT OF SALE DEBIT CHEVRON/KANAGROO #3051 TR DATE 03/12 DESTIN FL A00003
03/12	575.00 OVER-THE-COUNTER WITHDRAWAL
03/13	50.00 ELECTRONIC/ACH DEBIT HSBC CARD SRVCS Online Fmt 000000189467612
03/13	235.78 ELECTRONIC/ACH DEBIT GEICO GEICO FYMT 640774264860DIG
03/13	13.42 CHECK CARD PURCHASE HARDEE'S #417615 FT.WALTON BCHFL

WITHDRAWALS/DEBITS: 53

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
02/15	889.93	889.93	03/05	1,028.45	1,028.45
02/16	2,735.63	2,735.63	03/06	1,010.71	1,010.71
02/20	2,341.31	2,341.31	03/07	924.73	924.73
02/22	2,333.31	2,333.31	03/08	790.19	790.19
02/23	1,643.93	1,643.93	03/09	779.89	779.89
02/26	1,638.21	1,638.21	03/12	1,814.84	1,814.84
02/28	153.21	153.21	03/13	1,515.64	1,515.64
03/01	137.82	137.82	03/14	1,323.15	1,323.15
03/02	2,044.05	2,044.05			

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ACCOUNT TYPE ACCOUNT SUMMARY STATEMENT PERIOD  
FREE CHECKING 1000023829301 01/17/2007 - 02/14/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$711.38	AVERAGE BALANCE	\$2,830.53
DEPOSITS/CREDITS	\$8,802.63	AVERAGE COLLECTED BALANCE	\$2,489.67
CHECKS	\$2,178.65	NUMBER OF DAYS IN STATEMENT PERIOD	29
WITHDRAWALS/DEBITS	\$6,415.48		
ENDING BALANCE	\$919.88		

DEPOSITS/CREDITS

DATE	AMOUNT	DESCRIPTION	
01/19	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098
01/23	4,400.00	DEPOSIT	
01/20	495.05	DEPOSIT	
02/02	1,953.79	ELECTRONIC/ACH CREDIT	
		Scripps Florida PAYROLL	170098

DEPOSITS/CREDITS: 4 TOTAL ITEMS DEPOSITED: 2

CHECKS

CHECK NUMBER	AMOUNT	DATE PAID	CHECK NUMBER	AMOUNT	DATE PAID
1256	48.88	01/17	1264	19.97	02/13
*1259	4.64	01/10	1265	406.40	02/05
1260	681.91	01/22	1266	125.00	02/12
1261	25.00	01/23	*1269	49.05	02/14
1262	251.10	01/23	1270	130.90	02/14
1263	235.00	01/29	*1272	120.80	02/14

CHECKS: 12 \*BREAK IN CHECK SEQUENCE

WITHDRAWALS/DEBITS

DATE	AMOUNT	DESCRIPTION	
01/17	54.12	ELECTRONIC/ACH DEBIT	
		FPL DIRECT DEBIT ELEC PYMT	1430095354 WEBI
01/17	31.94	CHECK CARD PURCHASE	
		CHUCK E CHEESES	PANAMA CITY FL
01/17	14.97	POINT OF SALE DEBIT	TR DATE 01/17
		PUBLIX 5500 MILITARY T	JUPITER FL A70003
01/18	22.30	CHECK CARD PURCHASE	
		CHINA TASTE II	DESTIN FL
01/18	27.56	CHECK CARD PURCHASE	
		CIRCLE K 09347	DESTIN FL
01/19	28.01	CHECK CARD PURCHASE	
		TURKEY LAKE CITY	OCFEE FL

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
01/19	8.44	POINT OF SALE DEBIT	TR DATE 01/18
		TARGET T0391 W PALM BE	W Palm Beach FL 03910116
01/19	24.72	POINT OF SALE DEBIT	TR DATE 01/18
		TARGET T1941 PALM BEAC	LAKE PARK FL 19410080
01/19	55.10	POINT OF SALE DEBIT	TR DATE 01/19
		WAL-MART #1362	DESTIN FL 24136201
01/22	4.77	CHECK CARD PURCHASE	
		SNAPPISH	301-5955308 CA
01/22	14.58	CHECK CARD PURCHASE	
		SNAPPISH	301-5955308 CA
01/22	7.38	POINT OF SALE DEBIT	TR DATE 01/21
		WAL-MART #2176	JUPITER FL 24217601
01/22	7.75	POINT OF SALE DEBIT	TR DATE 01/19
		WAL-MART #2176	JUPITER FL 24217601
01/22	9.79	POINT OF SALE DEBIT	TR DATE 01/20
		PUBLIX 5500 MILITARY T	JUPITER FL A00003
01/22	20.18	POINT OF SALE DEBIT	TR DATE 01/19
		SOU USPS 1169180420460	JUPITER FL 00000094
01/22	25.29	POINT OF SALE DEBIT	TR DATE 01/20
		TJ TJ MAXX	PALM BEACH GAFL AS0003
01/22	27.15	POINT OF SALE DEBIT	TR DATE 01/20
		WALGREEN COMPANY 8220	NAVARRE FL AK0003
01/22	51.93	POINT OF SALE DEBIT	TR DATE 01/21
		SOU ROSS STORE #585861	DESTIN FL 00000007
01/23	6.53	CHECK CARD PURCHASE	
		SNAPPISH	301-5955308 CA
01/23	9.40	CHECK CARD PURCHASE	
		SNAPPISH	301-5955308 CA
01/23	10.64	CHECK CARD PURCHASE	
		TJMAXX #0070	PALM BEACH GAFL
01/23	38.65	CHECK CARD PURCHASE	
		PANDA BUFFET OKA	FT WALTON BEAFL
01/23	3.98	POINT OF SALE DEBIT	TR DATE 01/22
		WAL-MART #2176	JUPITER FL 24217601
01/23	33.39	POINT OF SALE DEBIT	TR DATE 01/22
		SOU GAMESTOP #2046 032	DESTIN FL 00000001
01/24	100.00	ATM CASH WITHDRAWAL	TR DATE 01/24
		DESTIN	DESTIN FL 1516FL410
01/24	140.00	ATM CASH WITHDRAWAL	TR DATE 01/24
		DESTIN	DESTIN FL 1516FL410
01/24	16.19	CHECK CARD PURCHASE	
		SONIC #4685	DESTIN FL
01/24	23.62	POINT OF SALE DEBIT	TR DATE 01/24
		WAL-MART #1362	DESTIN FL 24136201
01/24	25.77	POINT OF SALE DEBIT	TR DATE 01/24
		PUBLIX 5500 MILITARY T	JUPITER FL A20003
01/24	45.45	POINT OF SALE DEBIT	TR DATE 01/23
		EXXONMOBIL POS	DESTIN FL H5H3
01/26	10.42	CHECK CARD PURCHASE	
		GOODWILL INDUSTR	JUPITER FL
01/26	14.91	POINT OF SALE DEBIT	TR DATE 01/25
		TJ TJ MAXX	JUPITER FL A00003
01/26	28.01	POINT OF SALE DEBIT	TR DATE 01/26
		1-10 PECAN HOUSE	MONTICELLO FL 15330401
01/29	400.00	ATM CASH WITHDRAWAL	TR DATE 01/27
		DESTIN	DESTIN FL 1516FL410
01/29	9.54	CHECK CARD PURCHASE	
		PETLAND OF FORT	FORT WALTON BFL
01/29	24.46	CHECK CARD PURCHASE	
		WESCO #21	JUPITER FL

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ACCOUNT  
STATEMENT

DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
01/29	35.74	CHECK CARD PURCHASE SABER A. MEXICO	FT WALTON BEAPL
01/29	51.42	CHECK CARD PURCHASE THE OLIVE GARDEN	DESTIN FL
01/29	27.88	POINT OF SALE DEBIT OFFICE MAX 14081 EMERA	TR DATE 01/29 DESTIN FL AW0003
01/29	176.18	POINT OF SALE DEBIT WAL-MART #1362	TR DATE 01/27 DESTIN FL 24136201
01/30	11.68	POINT OF SALE DEBIT PUBLIX 4425 COMMONS DR	TR DATE 01/30 DESTIN FL AK0003
01/30	70.61	POINT OF SALE DEBIT WAL-MART #1362	TR DATE 01/30 DESTIN FL 24136201
01/31	2,518.33	ELECTRONIC/ACH DEBIT HSBC MRTG SVCS D 0008467510	
01/31	7.72	CHECK CARD PURCHASE PETLAND OF FORT	FORT WALTON BPL
01/31	7.48	POINT OF SALE DEBIT WAL-MART #0919	TR DATE 01/31 FT WALTON BE FL 24091901
01/31	13.50	POINT OF SALE DEBIT TARGET T2085 DESTIN	TR DATE 01/31 DESTIN FL 20850077
02/01	55.41	POINT OF SALE DEBIT WAL-MART #1362	TR DATE 02/01 DESTIN FL 24136201
02/02	5.60	CHECK CARD PURCHASE PETLAND OF FORT	FORT WALTON BPL
02/02	21.97	POINT OF SALE DEBIT PUBLIX 4425 COMMONS DR	TR DATE 02/02 DESTIN FL AK0003
02/05	60.00	ATM CASH WITHDRAWAL DESTIN	TR DATE 02/05 DESTIN FL 1516FL410
02/05	49.57	CHECK CARD PURCHASE FCA WAL MART FOR	FT WALTON BEAPL
02/05	50.02	CHECK CARD PURCHASE MURPHY5501WAL-M	DESTIN FL
02/05	66.86	CHECK CARD PURCHASE LONGHORN #032	DESTIN FL
02/05	67.00	CHECK CARD PURCHASE ECI*GOTOHYPC.COM	800-259-3826 CA
02/05	5.72	POINT OF SALE DEBIT WALGREEN COMPANY MID-B	TR DATE 02/05 DESTIN FL AK0003
02/05	8.97	POINT OF SALE DEBIT WAL-MART #0919	TR DATE 02/04 FT WALTON BE FL 24091901
02/05	14.55	POINT OF SALE DEBIT WAL-MART #2626	TR DATE 02/04 LIVE OAK FL 24262601
02/05	25.70	POINT OF SALE DEBIT PILOT TRAVEL CENTER 04	TR DATE 02/04 MIDWAY FL 24600701
02/05	25.93	POINT OF SALE DEBIT WAL-MART #0919	TR DATE 02/04 FT WALTON BE FL 24091901
02/05	70.93	POINT OF SALE DEBIT TJ TJ MAXX	TR DATE 02/05 PALM BEACH GAYL AF0003
02/05	600.00	OVER-THE-COUNTER WITHDRAWAL	
02/06	144.18	ELECTRONIC/ACH DEBIT CINGULAR CARE CELLULAR	0017234703061
02/06	61.90	CHECK CARD PURCHASE SOGO YOKOHAMA	YOKOHAMA-SHI JP
02/06	43.44	POINT OF SALE DEBIT OFFICE DEPOT OFFICE DE	TR DATE 02/06 DESTIN FL AS0003
02/06	45.87	POINT OF SALE DEBIT WAL-MART #2176	TR DATE 02/06 JUPITER FL 24217601
02/07	139.91	ELECTRONIC/ACH DEBIT HSBC CARD SVCS Online Pmt	000000112293092
02/07	23.88	CHECK CARD PURCHASE HARDEE'S #417615	FT WALTON BEAPL

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WITHDRAWALS/DEBITS	
DATE	AMOUNT DESCRIPTION
02/07	27.52 CHECK CARD PURCHASE FT PIERCE CITGO FORT PIERCE FL
02/08	26.82 CHECK CARD PURCHASE GOODWILL INDUSTR JUPITER FL
02/08	79.50 CHECK CARD PURCHASE CINGULAR K004 99 8882843014 PA
02/08	18.96 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 02/08 DESTIN FL 24136201
02/08	37.35 POINT OF SALE DEBIT SOU USPS 1169180420662 TR DATE 02/07 JUPITER FL 00000098
02/09	13.26 POINT OF SALE DEBIT PUBLIX 4425 COMMONS DR TR DATE 02/08 DESTIN FL AM0003
02/09	21.35 POINT OF SALE DEBIT PUBLIX 5500 MILITARY T TR DATE 02/09 JUPITER FL AR0003
02/12	40.00 ATM CASH WITHDRAWAL JUPITER TR DATE 02/11 JUPITER FL I199FL439
02/12	12.18 CHECK CARD PURCHASE WHATABURGER #805 DESTIN FL
02/12	12.35 POINT OF SALE DEBIT WAL-MART #2176 TR DATE 02/09 JUPITER FL 24217601
02/12	48.40 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 02/10 DESTIN FL 24136201
02/12	115.01 POINT OF SALE DEBIT TARGET T1941 PALM BEAC TR DATE 02/10 LAKE PARK FL 19410104
02/13	23.53 POINT OF SALE DEBIT WAL-MART #2176 TR DATE 02/12 JUPITER FL 24217601
02/14	5.50 POINT OF SALE DEBIT MCDONALD'S F17474 TR DATE 02/14 DESTIN FL 52285801
02/14	12.92 POINT OF SALE DEBIT WALGREEN COMPANY MID-D TR DATE 02/14 DESTIN FL A50003
02/14	33.14 POINT OF SALE DEBIT WAL-MART #1362 TR DATE 02/14 DESTIN FL 24136201

WITHDRAWALS/DEBITS: 83

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
01/17	561.47	561.47	02/01	1,958.70	1,958.70
01/18	506.97	506.97	02/02	3,884.92	3,884.92
01/19	2,344.49	2,344.49	02/05	2,352.57	2,352.57
01/22	1,493.76	1,493.76	02/06	2,057.18	2,057.18
01/23	5,515.07	1,115.07	02/07	1,865.87	1,865.87
01/24	5,162.04	762.04	02/08	1,703.24	1,703.24
01/25	5,162.04	5,074.04	02/09	1,668.63	1,668.63
01/26	5,108.70	5,108.70	02/12	1,315.69	1,315.69
01/29	4,643.43	4,149.43	02/13	1,272.19	1,272.19
01/30	4,561.14	4,067.14	02/14	919.88	919.88
01/31	2,014.11	2,005.11			

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ACCOUNT  
STATEMENT

MADELEINE J MAGILL-LOPEZ  
310 SAND MYRTLE TRL  
DESTIN FL 32541-3429

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1-800-786-8787

THANK YOU FOR BANKING WITH SUNTRUST. TO LEARN MORE ABOUT HOW SUNTRUST CAN MEET  
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ACCOUNT TYPE ACCOUNT SUMMARY STATEMENT PERIOD  
ACCOUNT NUMBER  
FREE CHECKING 1000023829301 12/15/2006 - 01/16/2007

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$490.05	AVERAGE BALANCE	\$3,047.99
DEPOSITS/CREDITS	\$12,744.14	AVERAGE COLLECTED BALANCE	\$2,506.62
CHECKS	\$950.86	NUMBER OF DAYS IN STATEMENT PERIOD	33
WITHDRAWALS/DEBITS	\$11,571.95		
ENDING BALANCE	\$711.38		

DEPOSITS/CREDITS

DATE	AMOUNT	DESCRIPTION
12/15	40.00	DEPOSIT
12/18	240.00	DEPOSIT
12/20	200.00	DEPOSIT
12/21	1,958.65	ELECTRONIC/ACH CREDIT Scripps Florida PAYROLL 170098
12/27	4,220.00	DEPOSIT
01/05	1,953.79	ELECTRONIC/ACH CREDIT Scripps Florida PAYROLL 170098
01/09	4,131.70	DEPOSIT

DEPOSITS/CREDITS: 7 TOTAL ITEMS DEPOSITED: 4

CHECKS

CHECK NUMBER	AMOUNT	DATE PAID	CHECK NUMBER	AMOUNT	DATE PAID
1249	500.00	12/15	1254	224.08	01/05
1250	26.69	12/28	*1257	37.44	01/12
1251	116.50	12/27	1258	21.00	01/16
*1253	25.16	01/04			

CHECKS: 7 \*BREAK IN CHECK SEQUENCE

WITHDRAWALS/DEBITS

DATE	AMOUNT	DESCRIPTION	TR DATE	FL	00000000
12/21	7.15	POINT OF SALE DEBIT SOU THE HOME DEPOT 461	12/21	FL	00000057
12/22	22.05	POINT OF SALE DEBIT SOU THE HOME DEPOT 662	12/22	FL	00000004
12/22	22.12	POINT OF SALE DEBIT SOU THE HOME DEPOT 162	12/21	FL	00000004
12/22	91.12	POINT OF SALE DEBIT WAL-MART #1362	12/22	FL	24136201
12/26	143.95	ELECTRONIC/ACH DEBIT CINGULAR CARE CELLULAR 0017234703061			

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
12/26	603.11	ELECTRONIC/ACH DEBIT	
		1-800-200-4622 TRUEPAY	0 /24462612
12/26	8.50	CHECK CARD PURCHASE	
		RMP DESTIN COMMO	DESTIN FL
12/26	21.29	CHECK CARD PURCHASE	
		CHUCK E CHEESES	PANAMA CITY FL
12/26	24.00	CHECK CARD PURCHASE	
		RMP DESTIN COMMO	DESTIN FL
12/26	25.00	CHECK CARD PURCHASE	
		TEXACO 00305753	PANAMA CITY FL
12/26	10.06	POINT OF SALE DEBIT	TR DATE 12/24
		SOU THE HOME DEPOT 162	DESTIN FL 00000003
12/26	19.54	POINT OF SALE DEBIT	TR DATE 12/26
		SOU THE HOME DEPOT 462	DESTIN FL 00000021
12/26	21.62	POINT OF SALE DEBIT	TR DATE 12/23
		SOU THE HOME DEPOT 861	DESTIN FL 00000004
12/26	23.27	POINT OF SALE DEBIT	TR DATE 12/26
		TARGET T2085 DESTIN	DESTIN FL 20050125
12/26	25.96	POINT OF SALE DEBIT	TR DATE 12/23
		WALGREEN COMPANY MID-B	DESTIN FL AH0003
12/26	28.39	POINT OF SALE DEBIT	TR DATE 12/23
		WAL-MART #1362	DESTIN FL 24136201
12/28	12.30	POINT OF SALE DEBIT	TR DATE 12/28
		WAL-MART #1362	DESTIN FL 24136201
12/28	54.56	POINT OF SALE DEBIT	TR DATE 12/28
		WAL-MART #1362	DESTIN FL 24136201
12/29	63.34	POINT OF SALE DEBIT	TR DATE 12/29
		WAL-MART #1362	DESTIN FL 24136201
01/02	120.50	ELECTRONIC/ACH DEBIT	
		COX ENTERPRISES BROADBAND	
01/02	21.91	CHECK CARD PURCHASE	
		PIZZA H012124 00	DESTIN FL
01/02	36.04	CHECK CARD PURCHASE	
		HURRICANE LANES	DESTIN FL
01/02	56.00	CHECK CARD PURCHASE	
		ANGLERS BEACHSID	FORT WALTON RPL
01/02	5.83	POINT OF SALE DEBIT	TR DATE 12/30
		SOU THE HOME DEPOT 061	DESTIN FL 00000019
01/02	43.34	POINT OF SALE DEBIT	TR DATE 12/31
		WAL-MART #1362	DESTIN FL 24136201
01/02	54.16	POINT OF SALE DEBIT	TR DATE 12/30
		WAL-MART #1362	DESTIN FL 24136201
01/02	60.00	ATM CASH WITHDRAWAL	TR DATE 01/02
		DESTIN	DESTIN FL I516FLA10
01/03	11.10	CHECK CARD PURCHASE	
		MCDONALD'S F6835	DESTIN FL
01/03	43.06	POINT OF SALE DEBIT	TR DATE 01/03
		WAL-MART #2176	JUPITER FL 24217601
01/04	102.04	ELECTRONIC/ACH DEBIT	
		BIG 10 TIRE STOR PURCHASE	1255 DESTFL
01/04	8.33	CHECK CARD PURCHASE	
		JUPITER JEWELRY	JUPITER FL
01/05	30.00	CHECK CARD PURCHASE	
		JIMMIES TRUCKSTO	MADISON FL
01/05	67.80	CHECK CARD PURCHASE	
		ECI*GOTOMYPC.COM	680-259-3826 CA
01/05	23.31	POINT OF SALE DEBIT	TR DATE 01/04
		SOU BEST BUY #799 261	DESTIN FL 00000004
01/05	29.56	POINT OF SALE DEBIT	TR DATE 01/04
		BARNESNOBLE 34904 Emer	Destin FL A70003

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DATE	AMOUNT	DESCRIPTION	WITHDRAWALS/DEBITS
01/08	116.30	ELECTRONIC/ACH DEBIT	
		GEICO	GEICO PYMT 640774264860DIG
01/08	82.00	ATM CASH WITHDRAWAL	TR DATE 01/06
		BANK OF AMERICA	PENSACOLA FL WFLN3889
01/08	24.00	CHECK CARD PURCHASE	
		USS ALABAMA TICK	MOBILE AL
01/08	39.22	CHECK CARD PURCHASE	
		GOODWILL INDUSTR	JUPITER FL
01/08	7.44	POINT OF SALE DEBIT	TR DATE 01/07
		SOU ROSS STORES #57432	JUPITER FL 00000007
01/08	13.22	POINT OF SALE DEBIT	TR DATE 01/07
		PUBLIX 4425 COMMONS DR	DESTIN FL AH0003
01/08	13.69	POINT OF SALE DEBIT	TR DATE 01/07
		WAL-MART #1362	DESTIN FL 24136201
01/08	23.69	POINT OF SALE DEBIT	TR DATE 01/05
		PUBLIX 4425 COMMONS DR	DESTIN FL AQ0003
01/08	49.89	POINT OF SALE DEBIT	TR DATE 01/06
		WAL-MART #2176	JUPITER FL 24217601
01/08	2.00	ATM CASH WITHDRAWAL PEE	
01/09	5,701.11	ELECTRONIC/ACH DEBIT	
		AURORA LOAN	ALS SPEEDP 0019275023-9973
01/09	60.00	ATM CASH WITHDRAWAL	TR DATE 01/09
		DESTIN	DESTIN FL 1516FL410
01/09	10.95	CHECK CARD PURCHASE	
		WHATABURGER #42	PENSACOLA FL
01/09	30.00	CHECK CARD PURCHASE	
		AMOCO OIL 07	JUPITER FL
01/09	59.50	CHECK CARD PURCHASE	
		RACEWAY917 53	GULF BREEZE FL
01/09	10.97	POINT OF SALE DEBIT	TR DATE 01/09
		WAL-MART #1362	DESTIN FL 24136201
01/09	12.07	POINT OF SALE DEBIT	TR DATE 01/09
		WALGREEN COMPANY MID-B	DESTIN FL AB0003
01/10	64.97	POINT OF SALE DEBIT	TR DATE 01/10
		WAL-MART #2176	JUPITER FL 24217601
01/11	1,610.00	ELECTRONIC/ACH DEBIT	
		HSBC MTRG SVCS O 8008467510	
01/11	60.00	ATM CASH WITHDRAWAL	TR DATE 01/11
		BOSTON STREET	BALTIMORE MD 1599MD262
01/11	13.70	CHECK CARD PURCHASE	
		WENDY'S #0108	DESTIN FL
01/11	575.00	OVER-THE-COUNTER WITHDRAWAL	
01/12	27.11	CHECK CARD PURCHASE	
		GULF PWR	800-967-9649 GA
01/12	7.49	POINT OF SALE DEBIT	TR DATE 01/12
		WAL-MART #2626	LIVE OAK FL 24262601
01/12	30.74	POINT OF SALE DEBIT	TR DATE 01/12
		MURPHY66576WAL-M	LIVE OAK FL MURC665
01/12	44.73	POINT OF SALE DEBIT	TR DATE 01/11
		WAL-MART #2176	JUPITER FL 24217601
01/16	145.96	ELECTRONIC/ACH DEBIT	
		CINGULAR CARE	CELLULAR 0017234703061
01/16	6.78	CHECK CARD PURCHASE	
		PETLAND OF FORT	FORT WALTON BFL
01/16	10.65	CHECK CARD PURCHASE	
		CAPTAIN D'S #101	FT. WALTON BCHFL
01/16	18.63	CHECK CARD PURCHASE	
		PETLAND OF FORT	FORT WALTON BFL
01/16	29.41	CHECK CARD PURCHASE	
		TGI FRIDAY'S	DESTIN FL

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WITHDRAWALS/DEBITS		
DATE	AMOUNT DESCRIPTION	
01/16	35.65 CHECK CARD PURCHASE	
	SABER A. MEXICO	FT WALTON BEACH FL
01/16	109.97 CHECK CARD PURCHASE	
	ShopNBC* 5052306	800-676-5523 MN
01/16	114.40 CHECK CARD PURCHASE	
	RADISSON HOTELS	410-5326900 MD
01/16	6.99 POINT OF SALE DEBIT	TR DATE 01/16
	PUBLIX 4425 COMMONS DR	DESTIN FL AT0003
01/16	8.57 POINT OF SALE DEBIT	TR DATE 01/15
	WALGREEN COMPANY MID-B	DESTIN FL AK0003
01/16	12.09 POINT OF SALE DEBIT	TR DATE 01/15
	DOLLAR GENERAL 17900 P	PANAMA CITY FL AM0003
01/16	23.98 POINT OF SALE DEBIT	TR DATE 01/14
	PUBLIX 421 MARY ESTHER	PORT WALTON BFL AR0003
01/16	37.07 POINT OF SALE DEBIT	TR DATE 01/16
	WAL-MART #1362	DESTIN FL 24136201
01/16	47.93 POINT OF SALE DEBIT	TR DATE 01/13
	TARGET T2085 DESTIN	DESTIN FL 20850081
01/16	63.59 POINT OF SALE DEBIT	TR DATE 01/13
	SOU BEST BUY #799 930	DESTIN FL 00000006
01/16	123.15 POINT OF SALE DEBIT	TR DATE 01/13
	WAL-MART #1362	DESTIN FL 24136201

WITHDRAWALS/DEBITS: 77

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
12/15	30.05	30.05	01/02	4,860.37	4,860.37
12/18	270.05	44.05	01/03	4,746.21	4,746.21
12/19	270.05	206.05	01/04	4,613.68	4,613.68
12/20	470.05	255.05	01/05	6,192.72	6,192.72
12/21	2,421.55	2,221.55	01/08	5,821.27	5,821.27
12/22	2,206.22	2,280.22	01/09	4,060.37	-62.63
12/26	1,251.53	1,251.53	01/10	4,003.40	-127.60
12/27	5,355.03	1,135.03	01/11	1,744.70	1,662.70
12/28	5,261.49	1,041.49	01/12	1,527.19	1,527.19
12/29	5,190.15	5,110.15	01/16	711.38	711.38

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ACCOUNT  
STATEMENT

MADELEINE J MAGILL-LOPEZ  
310 SAND MYRTLE TRL  
DESTIN FL 32541-3429

QUESTIONS? PLEASE CALL  
1-800-786-8787

PLEASE NOTE THAT EFFECTIVE FEBRUARY 1, 2007, THE DEPOSITED ITEM RETURNED FEE  
WILL BE \$10 FOR EACH DOMESTIC ITEM.  
THE HOLD MAIL FEE WILL INCREASE FROM A RATE OF \$15 TO \$25 PER MONTH,  
EFFECTIVE FEBRUARY 1, 2007.

ACCOUNT TYPE ACCOUNT SUMMARY STATEMENT PERIOD  
ACCOUNT NUMBER

FREE CHECKING 1000023829301 11/15/2006 - 12/14/2006

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
BEGINNING BALANCE	\$628.89	AVERAGE BALANCE	\$1,326.16
DEPOSITS/CREDITS	\$10,517.30	AVERAGE COLLECTED BALANCE	\$1,029.89
CHECKS	\$785.67	NUMBER OF DAYS IN STATEMENT PERIOD	30
WITHDRAWALS/DEBITS	\$9,870.47		
ENDING BALANCE	\$490.05		

DEPOSITS/CREDITS

DATE	AMOUNT	DESCRIPTION
11/22	1,958.65	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
11/27	5,600.00	DEPOSIT
12/08	1,958.65	ELECTRONIC/ACH CREDIT
		Scripps Florida PAYROLL 170098
12/11	1,000.00	DEPOSIT

DEPOSITS/CREDITS: 4 TOTAL ITEMS DEPOSITED: 1

CHECKS

CHECK NUMBER	AMOUNT	DATE	CHECK NUMBER	AMOUNT	DATE
1241	28.47	11/15	1246	97.39	12/13
*1243	115.50	11/20	1247	450.00	12/07
1244	10.56	12/14	1248	12.10	12/13
1245	71.65	12/14			

CHECKS: 7 \*BREAK IN CHECK SEQUENCE

WITHDRAWALS/DEBITS

DATE	AMOUNT	DESCRIPTION
11/15	140.41	ELECTRONIC/ACH DEBIT
		CINGULAR CARE CELLULAR 0017234703061
11/15	18.45	POINT OF SALE DEBIT
		SCU USFS 1169180420062 JUPITER FL 00000094
11/16	20.00	ATM CASH WITHDRAWAL
		JUPITER TR DATE 11/16
11/16	20.22	POINT OF SALE DEBIT
		TJ TJ MAXX JUPITER FL 1199FL430
11/17	8.91	CHECK CARD PURCHASE
		APL ITUNES JUPITER FL AT0003
11/17	30.00	CHECK CARD PURCHASE
		ARCO OIL 07 866-712-7753 CA
11/17	14.90	POINT OF SALE DEBIT
		SDI #576-4605 JUPITER FL
		DESTIN FL 40075601

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WITHDRAWALS/DEBITS		
DATE	AMOUNT DESCRIPTION	
11/17	26.91 POINT OF SALE DEBIT	TR DATE 11/17
	MURPHY6657@WAL-M	LIVE OAK FL MURC665
11/17	172.96 POINT OF SALE DEBIT	TR DATE 11/17
	WAL-MART #2626	LIVE OAK FL 24262601
11/20	32.00 NSF PAID ITEMS PENALTY	
11/20	49.31 POINT OF SALE DEBIT	TR DATE 11/10
	WAL-MART #1362	DESTIN FL 24136201
11/21	32.00 NSF PAID ITEMS PENALTY	
11/21	46.15 CHECK CARD PURCHASE	
	OLD TIME POTTERY	DESTIN FL
11/27	202.25 ATM CASH WITHDRAWAL	TR DATE 11/25
	1STNATB&T	FTWALTONBCH FL 00010186
11/27	34.27 CHECK CARD PURCHASE	
	PAYPAL *GARCIAAV	402-935-7733 CA
11/27	113.70 CHECK CARD PURCHASE	
	MONTEREY BAY AQU	MONTEREY CA
11/27	57.21 POINT OF SALE DEBIT	TR DATE 11/26
	WAL-MART #1362	DESTIN FL 24136201
11/27	99.83 POINT OF SALE DEBIT	TR DATE 11/26
	OFFICE DEPOT OFFICE DE	DESTIN FL A70003
11/27	2.00 ATM CASH WITHDRAWAL FEE	
11/29	5,701.11 ELECTRONIC/ACH DEBIT	
	AURORA LOAN	ALS SPEEDP 0019275023-4589
11/29	27.00 CHECK CARD PURCHASE	
	FORT DRUM CITGO	CKECHOBEE FL
11/29	29.44 CHECK CARD PURCHASE	
	AMOCO OIL 06	QUINCY FL
12/01	24.96 POINT OF SALE DEBIT	TR DATE 12/01
	MURPHY6657@WAL-M	LIVE OAK FL MURC665
12/01	25.27 POINT OF SALE DEBIT	TR DATE 12/01
	WAL-MART #2626	LIVE OAK FL 24262601
12/04	12.01 CHECK CARD PURCHASE	
	AMOCO OIL 07	JUPITER FL
12/04	70.67 CHECK CARD PURCHASE	
	LONGHORN #002	DESTIN FL
12/04	23.23 POINT OF SALE DEBIT	TR DATE 12/04
	WAL-MART #1362	DESTIN FL 24136201
12/04	25.96 POINT OF SALE DEBIT	TR DATE 12/04
	WALGREEN COMPANY MID-B	DESTIN FL AV0003
12/04	35.10 POINT OF SALE DEBIT	TR DATE 12/03
	WAL-MART #1362	DESTIN FL 24136201
12/04	42.39 POINT OF SALE DEBIT	TR DATE 12/02
	SOU BEST BUY #799 430	DESTIN FL 00000003
12/04	59.27 POINT OF SALE DEBIT	TR DATE 12/02
	SOU THE HOME DEPOT 261	DESTIN FL 00000018
12/04	105.86 POINT OF SALE DEBIT	TR DATE 12/02
	WAL-MART #1362	DESTIN FL 24136201
12/05	21.91 CHECK CARD PURCHASE	
	SHELL OIL 91002	PENSACOLA FL
12/05	30.01 CHECK CARD PURCHASE	
	SHELL OIL 91002	PENSACOLA FL
12/05	34.44 CHECK CARD PURCHASE	
	SABER A. MEXICO	FT WALTON BEAFL
12/05	67.80 CHECK CARD PURCHASE	
	ECI*GOTOMYFC.COM	888-259-3826 CA
12/05	40.16 POINT OF SALE DEBIT	TR DATE 12/05
	WAL-MART #1362	DESTIN FL 24136201
12/07	28.40 POINT OF SALE DEBIT	TR DATE 12/06
	SOU USPS 1169180420261	JUPITER FL 00000025
12/07	34.67 POINT OF SALE DEBIT	TR DATE 12/06
	WAL-MART #2176	JUPITER FL 24217601

MEMBER FDIC

CONTINUED ON NEXT PAGE

SUNTRUST BANK  
P O BOX 622227  
ORLANDO FL 32862-2227

PAGE 3 OF 3  
63/807/0175/0/ 39  
1000023829301  
12/14/2006

# SUNTRUST

ACCOUNT  
STATEMENT

WITHDRAWALS/DEBITS	
DATE	AMOUNT DESCRIPTION
12/08	64.00 CHECK CARD PURCHASE RACEWAY861 42 COTTONDALE FL
12/08	20.22 POINT OF SALE DEBIT PUBLIX 5500 MILITARY T JUPITER FL AJ0003 TR DATE 12/08
12/08	30.00 POINT OF SALE DEBIT PUBLIX 5500 MILITARY T JUPITER FL AB0003 TR DATE 12/08
12/11	359.82 ELECTRONIC/ACH DEBIT FPL DIRECT DEBIT ELEC PYMT 1430095354 TELV
12/11	1,610.38 ELECTRONIC/ACH DEBIT HSBC MRTG SVCS O 8008467510
12/11	75.00 CHECK CARD PURCHASE AMOCO OIL 07 JUPITER FL
12/11	17.02 POINT OF SALE DEBIT TJ TJ MAXX PALM BEACH GAFL AK0003 TR DATE 12/09
12/11	74.45 POINT OF SALE DEBIT SOU ROSS STORES #57462 JUPITER FL 00000007 TR DATE 12/08
12/13	20.43 POINT OF SALE DEBIT PUBLIX 5500 MILITARY T JUPITER FL AS0003 TR DATE 12/13
12/14	30.01 POINT OF SALE DEBIT MURPHY6657@WAL-M LIVE OAK FL MURC665 TR DATE 12/14

WITHDRAWALS/DEBITS: 49

BALANCE ACTIVITY HISTORY					
DATE	BALANCE	COLLECTED	DATE	BALANCE	COLLECTED
11/15	441.56	441.56	12/01	1,114.31	1,114.31
11/16	401.34	401.34	12/04	739.82	739.82
11/17	147.66	147.66	12/05	537.50	537.50
11/20	-49.15	-49.15	12/07	24.43	24.43
11/21	-127.30	-127.30	12/08	1,868.86	1,868.86
11/22	1,831.35	1,831.35	12/11	732.19	732.19
11/27	6,922.09	2,522.09	12/13	602.27	602.27
11/29	1,164.54	1,076.54	12/14	490.05	490.05
11/30	1,164.54	1,164.54			

MEMBER FDIC

1 L. Scott Keehn, SBN 61691  
2 Leslie F. Keehn, SBN 199153  
3 **KEEHN & ASSOCIATES**  
4 A Professional Corporation  
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6 San Diego, California 92101  
7 Telephone: (619) 400-2200

8 Attorneys for **Petitioning Creditors**

9 **UNITED STATES BANKRUPTCY COURT**  
10 **FOR THE SOUTHERN DISTRICT OF CALIFORNIA**

11 In Re:

12 FRANCIS J. LOPEZ,  
13 Alleged Debtor.

Case No. 05-05926-PBINV

**EVIDENTIARY OBJECTIONS TO  
DECLARATION OF FRANCIS LOPEZ**

**[BIFURCATED PHASE II]**

Date: January 28, 2008

Time: 10:30 a.m.

Judge: The Honorable Peter W. Bowie

Ctrm: 4

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20 **TO: THE HONORABLE PETER W. BOWIE, UNITED STATES BANKRUPTCY**  
21 **JUDGE:**

22 Petitioning Creditors respectfully submit the following evidentiary objections, and hereby  
23 move to strike the specified portions of the "Declaration of Francis Lopez" submitted in support of  
24 his "Opposition of Alleged Debtor to Motion for Terminating Sanctions" (the "Lopez  
25 Declaration").

26 **REQUEST FOR RULING ON OBJECTIONS AND MOTION TO STRIKE**

27 Petitioning Creditors respectfully request that this Court issue rulings on the following  
28 evidentiary objections and motion to strike prior to ruling on the merits of their Motion.

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TELEPHONE (619) 400-2200 - FACSIMILE (619) 400-2201



**EVIDENTIARY OBJECTIONS**

Pursuant to the Federal Rules of Evidence ("FRE"), made applicable herein by Rule 9017 of the Federal Rules of Bankruptcy Procedure, Paragraph 2, lines 8 - 9, of the Lopez Declaration should be stricken:

TESTIMONY	OBJECTIONS
<p><b>Paragraph 2, lines 8 - 9:</b>            "I did not make the sanctions payment because I was unable to come up with the full amount of sanctions in Mid-December."</p>	<p><b>Lack of Foundation.</b> Lopez fails to identify any of the facts or circumstances which caused him to conclude that he would be unable to pay the sanctions on or before the 12/18/2007 deadline. Without this foundation, the testimony is inadmissible. FRE 104.</p> <p><b>Improper Lay Opinion.</b> By failing to provide any factual foundation for his alleged inability to pay the sanctions, Lopez has failed to meet the statutory prerequisites for proffering an admissible opinion based on facts that he personally perceived. FRE 701. Specifically, Lopez does not provide sufficient foundational facts for this Court to conclude that his proffered opinion is "<i>rationally based on the perception of the witness.</i>" FRE 701.</p>

Dated: January 22, 2008

**KEEHN & ASSOCIATES**  
 A Professional Corporation

By: //s// Leslie F. Keehn  
 Leslie F. Keehn  
 Attorneys for **Petitioning Creditors**

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0637

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5 Attorneys for **Petitioning Creditors**

6  
7  
8 **UNITED STATES BANKRUPTCY COURT**  
9 **FOR THE SOUTHERN DISTRICT OF CALIFORNIA**

10  
11 In Re:

12 FRANCIS J. LOPEZ,  
13 Alleged Debtor.

) Case No. 05-05926-PBINV

) **DECLARATION OF CYNTHIA K. LAY**  
) **[BIFURCATED PHASE II]**

14  
15 ) Date: January 28, 2008  
16 ) Time: 10:30 a.m.  
17 ) Judge: The Honorable Peter W. Bowie  
18 ) Ctrm: 4  
19 )

20 I, Cynthia K. Lay, declare as follows:

21 1. I am a paralegal with the firm of Keehn & Associates, APC, the attorneys of record  
22 for the Petitioning Creditors. I make the following declaration based upon facts within my first  
23 hand knowledge, acquired during the performance of activities that were within the course and  
24 scope of Keehn & Associates, APC's engagement on behalf of the Petitioning Creditors.

25 2. On or about January 22, 2008, I was asked to locate the Median Family Income by  
26 Family Size for the State of Florida.

27 3. I followed those instructions and reviewed the U.S. Census Bureau data available  
28 for cases filed between October 15, 2007, and December 31, 2007, inclusive, as provided in the

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1 Means Testing section of the U.S. Trustee Program's website.

2 4. A printout of the Median Family Income by Family Size is attached hereto marked  
3 Exhibit 1 and incorporated herein by this reference. The available data for the State of Florida is  
4 highlighted in yellow.

5 5. On or about January 22, 2008, I was asked to locate the Median Family Income by  
6 the Number of Earners in Family for the State of Florida.

7 6. I followed those instructions and reviewed the U.S. Census Bureau data available as  
8 provided in the State Median Income section of the U.S. Census Bureau's website.

9 7. A printout of the Median Family Income by Number of Earners in Family is  
10 attached hereto marked Exhibit 2 and incorporated herein by this reference. The available data for  
11 the State of Florida is highlighted in yellow.

12 8. On or about January 22, 2008, I was asked to create a chart outlining the deposit  
13 history of the bank account maintained by the Debtor's wife, Madeleine J. Magill-Lopez —  
14 SunTrust Bank Account No. 1000023829301 (the "Account"). The chart was to provide a detailed  
15 deposit history from December 14, 2006, through June 15, 2007, as well as the annualized amount  
16 of the total deposits.

17 9. I followed those instructions and reviewed the Account's bank statements from  
18 December 14, 2006, through June 15, 2007, copies of which are attached as Exhibit 2 to the  
19 Declaration of Timothy P. Dillon filed concurrently herewith.

20 10. After analyzing the Account's bank statements, I compiled the information  
21 contained therein and created the chart titled "SunTrust Bank Account Deposit Summary", a copy  
22 of which is attached hereto marked Exhibit 3 and incorporated herein by this reference.

23 ///

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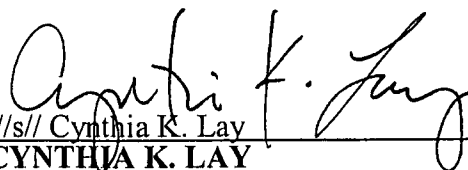
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1 11. I have first-hand knowledge of all of the foregoing, and if called as a witness could,  
2 and would, testify in the manner herein above set forth.

3 I declare under penalty of perjury under the laws of the United States that the foregoing is  
4 true and correct, and that this Declaration was executed this 22nd day of January, 2008, at San  
5 Diego, California.

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8 //s/ Cynthia K. Lay  
9 CYNTHIA K. LAY  
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# EXHIBIT 1



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## Census Bureau Median Family Income By Family Size

(Cases Filed Between October 15, 2007, and December 31, 2007, Inclusive)

The following table provides median family income data reproduced in a format designed for ease of use in completing Bankruptcy Forms 22A and 22C.

The State Median Family Income by Family Size data is available for download in MS Excel format. [XLS - 27 KB]

STATE	1 EARNER	FAMILY SIZE		
		2 PEOPLE	3 PEOPLE	4 PEOPLE *
ALABAMA	\$35,190	\$43,674	\$49,688	\$60,298
ALASKA	\$43,766	\$66,125	\$70,378	\$71,781
ARIZONA	\$39,811	\$51,681	\$58,127	\$65,050
ARKANSAS	\$31,633	\$40,604	\$47,588	\$52,185
CALIFORNIA	\$45,518	\$60,032	\$64,766	\$74,801
COLORADO	\$42,979	\$60,577	\$64,883	\$75,775
CONNECTICUT	\$53,876	\$66,972	\$76,786	\$93,821
DELAWARE	\$43,149	\$54,105	\$64,840	\$78,321
DISTRICT OF COLUMBIA	\$38,410	\$65,913	\$65,913	\$71,571
FLORIDA	\$38,927	\$49,234	\$55,347	\$65,024
GEORGIA	\$38,086	\$50,001	\$57,254	\$66,711
HAWAII	\$45,947	\$58,555	\$69,572	\$84,472
IDAHO	\$36,313	\$46,876	\$53,194	\$58,066
ILLINOIS	\$43,436	\$54,979	\$64,763	\$75,484
INDIANA	\$38,293	\$49,642	\$55,917	\$67,787
IOWA	\$36,713	\$49,180	\$57,688	\$67,792
KANSAS	\$37,525	\$51,522	\$56,467	\$67,897
KENTUCKY	\$36,070	\$42,278	\$50,663	\$60,202
LOUISIANA	\$33,391	\$41,500	\$50,785	\$60,161
MAINE	\$37,035	\$46,378	\$58,225	\$63,501
MARYLAND	\$51,141	\$66,190	\$78,119	\$94,017
MASSACHUSETTS	\$51,176	\$61,293	\$75,801	\$89,347
MICHIGAN	\$41,929	\$50,441	\$60,085	\$72,591
MINNESOTA	\$43,965	\$58,705	\$68,737	\$81,477
MISSISSIPPI	\$29,582	\$37,841	\$42,380	\$52,992
MISSOURI	\$36,702	\$47,589	\$54,914	\$63,274
MONTANA	\$37,889	\$46,748	\$52,111	\$60,576
NEBRASKA	\$36,179	\$51,231	\$58,055	\$68,917
NEVADA	\$44,378	\$56,258	\$63,231	\$66,095
NEW HAMPSHIRE	\$50,086	\$61,746	\$70,722	\$87,396
NEW JERSEY	\$54,596	\$63,026	\$80,999	\$94,441
NEW MEXICO	\$34,703	\$47,517	\$47,517	\$52,034
NEW YORK	\$43,352	\$52,891	\$62,882	\$75,513
NORTH CAROLINA	\$35,267	\$47,895	\$53,961	\$61,420
NORTH DAKOTA	\$35,718	\$48,511	\$59,607	\$67,560
OHIO	\$39,056	\$48,332	\$58,130	\$68,579
OKLAHOMA	\$33,597	\$44,942	\$47,381	\$55,031
OREGON	\$41,284	\$51,762	\$58,033	\$64,832

PENNSYLVANIA	\$41,971	\$49,226	\$61,733	\$74,072
RHODE ISLAND	\$45,776	\$58,108	\$63,135	\$78,189
SOUTH CAROLINA	\$34,211	\$45,233	\$51,525	\$59,663
SOUTH DAKOTA	\$31,944	\$48,051	\$60,170	\$63,508
TENNESSEE	\$35,373	\$44,764	\$51,860	\$60,143
TEXAS	\$35,280	\$49,933	\$52,313	\$59,808
UTAH	\$44,458	\$50,155	\$56,671	\$63,586
VERMONT	\$41,171	\$52,137	\$60,113	\$67,884
VIRGINIA	\$44,780	\$59,423	\$67,788	\$78,413
WASHINGTON	\$46,700	\$58,584	\$66,252	\$75,140
WEST VIRGINIA	\$36,135	\$38,505	\$49,043	\$55,920
WISCONSIN	\$40,378	\$52,793	\$63,628	\$72,495
WYOMING	\$34,946	\$51,853	\$58,620	\$71,559

\* Add \$6,900 for each individual in excess of 4.

COMMONWEALTH OR U.S. TERRITORY	1 EARNER	FAMILY SIZE		
		2 PEOPLE	3 PEOPLE	4 PEOPLE *
GUAM	\$34,495	\$41,244	\$47,000	\$56,877
NORTHERN MARIANA ISLANDS	\$23,164	\$23,164	\$26,950	\$39,639
PUERTO RICO	\$19,189	\$19,189	\$21,640	\$25,404
VIRGIN ISLANDS	\$27,368	\$32,895	\$35,072	\$38,426

\* Add \$6,900 for each individual in excess of 4.

Last Update: September 20, 2007 10:52 AM  
U.S. Trustee Program/Department of Justice  
usdoj/ust/smm

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# EXHIBIT 2



U.S. Census Bureau

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## Income

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### Income - Median Family Income in the Past 12 Months by Number of Earners in Family

B19121. MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS (IN 2006 INFLATION-ADJUSTED DOLLARS) BY N

Data Set: 2006 American Community Survey

Survey: 2006 American Community Survey, 2006 Puerto Rico Community Survey

NOTE. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey I

Alabama	Estimate	Margin of Error
Total:	49,207	+/-747
No earners (dollars)	23,318	+/-975
1 earner (dollars)	35,190	+/-713
2 earners (dollars)	66,167	+/-956
3 or more earners (dollars)	81,611	+/-2,450

Alaska	Estimate	Margin of Error
Total:	69,872	+/-2,371
No earners (dollars)	31,234	+/-6,009
1 earner (dollars)	43,766	+/-3,026
2 earners (dollars)	82,767	+/-2,542
3 or more earners (dollars)	96,621	+/-4,831

Arizona	Estimate	Margin of Error
Total:	55,709	+/-646
No earners (dollars)	33,474	+/-844
1 earner (dollars)	39,811	+/-742
2 earners (dollars)	70,607	+/-951
3 or more earners (dollars)	88,063	+/-2,028

Arkansas	Estimate	Margin of Error
Total:	45,093	+/-813
No earners (dollars)	23,902	+/-819
1 earner (dollars)	31,633	+/-825
2 earners (dollars)	57,586	+/-1,078
3 or more earners (dollars)	78,082	+/-3,124

California	Estimate	Margin of Error
Total:	64,563	+/-413
No earners (dollars)	28,978	+/-665
1 earner (dollars)	45,518	+/-427
2 earners (dollars)	81,955	+/-483
3 or more earners (dollars)	93,805	+/-1,060

Colorado	Estimate	Margin of Error
Total:	64,614	+/-975
No earners (dollars)	32,858	+/-1,606
1 earner (dollars)	42,979	+/-1,305
2 earners (dollars)	78,039	+/-942
3 or more earners (dollars)	93,090	+/-2,027

Connecticut	Estimate	Margin of Error
Total:	78,154	+/-951
No earners (dollars)	33,246	+/-1,774
1 earner (dollars)	53,876	+/-2,025
2 earners (dollars)	91,520	+/-1,311
3 or more earners (dollars)	110,433	+/-2,779

Delaware	Estimate	Margin of Error
Total:	62,623	+/-2,217
No earners (dollars)	35,254	+/-2,003
1 earner (dollars)	43,149	+/-1,979
2 earners (dollars)	78,134	+/-2,087
3 or more earners (dollars)	105,109	+/-4,705

District of Columbia	Estimate	Margin of Error
Total:	61,105	+/-4,029
No earners (dollars)	14,503	+/-2,043
1 earner (dollars)	38,410	+/-2,629
2 earners (dollars)	100,299	+/-7,186
3 or more earners (dollars)	103,461	+/-13,029

Florida	Estimate	Margin of Error
Total:	54,445	+/-402
No earners (dollars)	33,224	+/-610
1 earner (dollars)	38,927	+/-567
2 earners (dollars)	68,687	+/-831
3 or more earners (dollars)	84,496	+/-1,117

Georgia	Estimate	Margin of Error
Total:	56,112	+/-609
No earners (dollars)	22,971	+/-884
1 earner (dollars)	38,086	+/-717
2 earners (dollars)	71,608	+/-676
3 or more earners (dollars)	84,581	+/-1,906

Hawaii	Estimate	Margin of Error
Total:	70,277	+/-1,454
No earners (dollars)	33,937	+/-2,938
1 earner (dollars)	45,947	+/-2,167
2 earners (dollars)	81,400	+/-2,060
3 or more earners (dollars)	111,450	+/-3,986

Idaho	Estimate	Margin of Error
Total:	51,640	+/-1,028
No earners (dollars)	31,022	+/-1,673
1 earner (dollars)	36,313	+/-1,261
2 earners (dollars)	59,689	+/-1,152
3 or more earners (dollars)	76,533	+/-2,991

Illinois	Estimate	Margin of Error
Total:	63,121	+/-529
No earners (dollars)	28,815	+/-582
1 earner (dollars)	43,436	+/-891

2 earners (dollars)	77,370	+/-570
3 or more earners (dollars)	94,681	+/-1,213

Indiana	Estimate	Margin of Error
Total:	55,781	+/-459
No earners (dollars)	29,262	+/-808
1 earner (dollars)	38,293	+/-814
2 earners (dollars)	68,860	+/-783
3 or more earners (dollars)	85,553	+/-1,324

Iowa	Estimate	Margin of Error
Total:	55,735	+/-577
No earners (dollars)	29,866	+/-875
1 earner (dollars)	36,713	+/-783
2 earners (dollars)	65,175	+/-779
3 or more earners (dollars)	81,340	+/-1,533

Kansas	Estimate	Margin of Error
Total:	56,857	+/-698
No earners (dollars)	30,779	+/-1,112
1 earner (dollars)	37,525	+/-1,174
2 earners (dollars)	68,196	+/-1,152
3 or more earners (dollars)	84,977	+/-2,389

Kentucky	Estimate	Margin of Error
Total:	48,726	+/-682
No earners (dollars)	21,412	+/-632
1 earner (dollars)	36,070	+/-796
2 earners (dollars)	64,073	+/-950
3 or more earners (dollars)	84,425	+/-2,108

Louisiana	Estimate	Margin of Error
Total:	48,261	+/-794
No earners (dollars)	21,300	+/-751
1 earner (dollars)	33,391	+/-914
2 earners (dollars)	65,749	+/-1,221
3 or more earners (dollars)	80,199	+/-1,821

Maine	Estimate	Margin of Error
Total:	52,793	+/-973
No earners (dollars)	26,574	+/-1,639
1 earner (dollars)	37,035	+/-1,194
2 earners (dollars)	65,979	+/-973
3 or more earners (dollars)	83,337	+/-2,550

Maryland	Estimate	Margin of Error
Total:	77,839	+/-851
No earners (dollars)	34,041	+/-1,851
1 earner (dollars)	51,141	+/-739
2 earners (dollars)	93,035	+/-1,158
3 or more earners (dollars)	110,942	+/-2,334

Massachusetts	Estimate	Margin of Error
Total:	74,463	+/-753

No earners (dollars)	27,830	+/-1,096
1 earner (dollars)	51,176	+/-954
2 earners (dollars)	90,473	+/-1,108
3 or more earners (dollars)	105,823	+/-1,528

Michigan	Estimate	Margin of Error
Total:	57,996	+/-535
No earners (dollars)	30,871	+/-511
1 earner (dollars)	41,929	+/-495
2 earners (dollars)	73,204	+/-697
3 or more earners (dollars)	90,645	+/-1,236

Minnesota	Estimate	Margin of Error
Total:	66,809	+/-485
No earners (dollars)	33,481	+/-965
1 earner (dollars)	43,965	+/-1,080
2 earners (dollars)	77,679	+/-760
3 or more earners (dollars)	93,031	+/-1,290

Mississippi	Estimate	Margin of Error
Total:	42,805	+/-1,008
No earners (dollars)	18,143	+/-820
1 earner (dollars)	29,582	+/-900
2 earners (dollars)	59,811	+/-1,443
3 or more earners (dollars)	76,806	+/-2,066

Missouri	Estimate	Margin of Error
Total:	53,026	+/-561
No earners (dollars)	28,566	+/-958
1 earner (dollars)	36,702	+/-680
2 earners (dollars)	66,089	+/-706
3 or more earners (dollars)	85,254	+/-1,902

Montana	Estimate	Margin of Error
Total:	51,006	+/-829
No earners (dollars)	30,514	+/-2,204
1 earner (dollars)	37,889	+/-1,693
2 earners (dollars)	59,862	+/-1,568
3 or more earners (dollars)	73,223	+/-3,027

Nebraska	Estimate	Margin of Error
Total:	56,940	+/-649
No earners (dollars)	30,690	+/-2,013
1 earner (dollars)	36,179	+/-991
2 earners (dollars)	65,716	+/-918
3 or more earners (dollars)	81,246	+/-2,514

Nevada	Estimate	Margin of Error
Total:	61,466	+/-837
No earners (dollars)	31,443	+/-2,145
1 earner (dollars)	44,378	+/-1,787
2 earners (dollars)	73,914	+/-1,581
3 or more earners (dollars)	90,914	+/-2,383

New Hampshire	Estimate	Margin of Error
Total:	71,176	+/-1,111
No earners (dollars)	31,664	+/-2,407
1 earner (dollars)	50,086	+/-1,956
2 earners (dollars)	81,729	+/-1,654
3 or more earners (dollars)	99,643	+/-3,656

New Jersey	Estimate	Margin of Error
Total:	77,875	+/-649
No earners (dollars)	33,520	+/-1,146
1 earner (dollars)	54,596	+/-1,110
2 earners (dollars)	93,855	+/-961
3 or more earners (dollars)	111,680	+/-1,609

New Mexico	Estimate	Margin of Error
Total:	48,199	+/-1,352
No earners (dollars)	27,299	+/-2,849
1 earner (dollars)	34,703	+/-1,579
2 earners (dollars)	62,995	+/-1,790
3 or more earners (dollars)	77,087	+/-3,271

New York	Estimate	Margin of Error
Total:	62,138	+/-364
No earners (dollars)	25,014	+/-594
1 earner (dollars)	43,352	+/-771
2 earners (dollars)	80,015	+/-612
3 or more earners (dollars)	100,049	+/-1,295

North Carolina	Estimate	Margin of Error
Total:	52,336	+/-481
No earners (dollars)	26,183	+/-644
1 earner (dollars)	35,267	+/-543
2 earners (dollars)	66,783	+/-599
3 or more earners (dollars)	82,339	+/-1,443

North Dakota	Estimate	Margin of Error
Total:	55,385	+/-1,467
No earners (dollars)	26,943	+/-2,104
1 earner (dollars)	35,718	+/-1,839
2 earners (dollars)	64,672	+/-1,838
3 or more earners (dollars)	81,592	+/-6,708

Ohio	Estimate	Margin of Error
Total:	56,148	+/-388
No earners (dollars)	28,248	+/-502
1 earner (dollars)	39,056	+/-773
2 earners (dollars)	70,775	+/-526
3 or more earners (dollars)	88,229	+/-1,217

Oklahoma	Estimate	Margin of Error
Total:	47,955	+/-776
No earners (dollars)	24,963	+/-953
1 earner (dollars)	33,597	+/-996
2 earners (dollars)	62,397	+/-1,086

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3 or more earners (dollars)	76,293	+/-2,196
Oregon	Estimate	Margin of Error
Total:	55,923	+/-757
No earners (dollars)	32,439	+/-1,221
1 earner (dollars)	41,284	+/-874
2 earners (dollars)	69,046	+/-1,532
3 or more earners (dollars)	83,360	+/-2,076
Pennsylvania	Estimate	Margin of Error
Total:	58,148	+/-361
No earners (dollars)	27,837	+/-493
1 earner (dollars)	41,971	+/-391
2 earners (dollars)	72,551	+/-604
3 or more earners (dollars)	91,318	+/-972
Rhode Island	Estimate	Margin of Error
Total:	64,733	+/-1,971
No earners (dollars)	26,347	+/-2,873
1 earner (dollars)	45,776	+/-2,664
2 earners (dollars)	77,826	+/-2,170
3 or more earners (dollars)	99,603	+/-4,241
South Carolina	Estimate	Margin of Error
Total:	50,334	+/-657
No earners (dollars)	24,975	+/-910
1 earner (dollars)	34,211	+/-845
2 earners (dollars)	65,545	+/-810
3 or more earners (dollars)	82,498	+/-3,253
South Dakota	Estimate	Margin of Error
Total:	53,806	+/-936
No earners (dollars)	30,192	+/-2,191
1 earner (dollars)	31,944	+/-1,653
2 earners (dollars)	60,580	+/-1,227
3 or more earners (dollars)	77,577	+/-2,647
Tennessee	Estimate	Margin of Error
Total:	49,804	+/-564
No earners (dollars)	22,087	+/-719
1 earner (dollars)	35,373	+/-789
2 earners (dollars)	64,818	+/-778
3 or more earners (dollars)	82,531	+/-1,666
Texas	Estimate	Margin of Error
Total:	52,355	+/-275
No earners (dollars)	24,444	+/-546
1 earner (dollars)	35,280	+/-363
2 earners (dollars)	68,247	+/-720
3 or more earners (dollars)	79,004	+/-1,096
Utah	Estimate	Margin of Error
Total:	58,141	+/-835
No earners (dollars)	33,987	+/-1,631

1 earner (dollars)	44,458	+/-2,323
2 earners (dollars)	62,186	+/-909
3 or more earners (dollars)	85,576	+/-2,575

Vermont	Estimate	Margin of Error
Total:	58,163	+/-1,411
No earners (dollars)	28,817	+/-1,561
1 earner (dollars)	41,171	+/-2,603
2 earners (dollars)	67,335	+/-2,540
3 or more earners (dollars)	86,632	+/-3,364

Virginia	Estimate	Margin of Error
Total:	66,886	+/-623
No earners (dollars)	31,644	+/-1,215
1 earner (dollars)	44,780	+/-973
2 earners (dollars)	80,992	+/-840
3 or more earners (dollars)	101,630	+/-1,386

Washington	Estimate	Margin of Error
Total:	63,705	+/-650
No earners (dollars)	35,776	+/-905
1 earner (dollars)	46,700	+/-1,017
2 earners (dollars)	77,988	+/-949
3 or more earners (dollars)	92,904	+/-2,014

West Virginia	Estimate	Margin of Error
Total:	44,012	+/-823
No earners (dollars)	23,658	+/-915
1 earner (dollars)	36,135	+/-907
2 earners (dollars)	61,201	+/-1,367
3 or more earners (dollars)	79,788	+/-3,221

Wisconsin	Estimate	Margin of Error
Total:	60,634	+/-462
No earners (dollars)	31,089	+/-900
1 earner (dollars)	40,378	+/-621
2 earners (dollars)	71,295	+/-597
3 or more earners (dollars)	88,289	+/-1,461

Wyoming	Estimate	Margin of Error
Total:	57,505	+/-1,708
No earners (dollars)	35,760	+/-2,849
1 earner (dollars)	34,946	+/-2,823
2 earners (dollars)	67,495	+/-1,940
3 or more earners (dollars)	87,764	+/-4,642

Puerto Rico	Estimate	Margin of Error
Total:	20,425	+/-414
No earners (dollars)	8,243	+/-266
1 earner (dollars)	19,189	+/-470
2 earners (dollars)	38,422	+/-946
3 or more earners (dollars)	49,083	+/-1,337

Source: U.S. Census Bureau, 2006 American Community Survey

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Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising Accuracy of the Data). The effect of nonsampling error is not represented in these tables."

While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling

Contact the Demographic Call Center Staff at 301-763-2422 or 1-866-758-1060 (toll free) or visit [ask.census.gov](http://ask.census.gov) for further information on Income Data.

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division

Income Main	Overview	Reports	Definitions	Related Topics	Micro Data Access	FAQ
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Census Bureau Links: [Home](#) [About](#) [Subsites](#) [Data](#) [Data Tools](#) [Census](#) [Census Data](#) [Census Data](#) [Census Data](#) [Census Data](#) [Census Data](#)

U.S. CENSUS BUREAU

Helping You Make Informed Decisions

Page Last Modified: August 30, 2007



# EXHIBIT 3

SUNTRUST BANK ACCOUNT DEPOSIT SUMMARY

MONTH	DEPOSITS MADE										TOTAL
6/15/2007	\$	1,953.79	\$	364.47	\$	5,100.00	\$	1,953.79			\$ 9,372.05
5/14/2007	\$	500.00	\$	1,953.79	\$	3,120.00	\$	1,700.00	\$	1,953.79	\$ 9,227.58
4/13/2007	\$	1,953.79	\$	1,001.08	\$	4,300.00	\$	2,045.52	\$	4,400.00	\$ 15,654.18
3/15/2007	\$	1,953.79	\$	1,953.79	\$	2,000.00					\$ 5,907.58
2/14/2007	\$	1,953.79	\$	4,400.00	\$	495.05	\$	1,953.79			\$ 8,802.63
1/16/2007	\$	40.00	\$	240.00	\$	200.00	\$	1,958.65	\$	4,131.70	\$ 12,744.14
12/14/2006	\$	1,958.65	\$	5,600.00	\$	1,958.65	\$	1,000.00			\$ 10,517.30
TOTAL DEPOSITS FROM 12/14/2006 - 6/15/2007											\$ 72,225.46
ANNUALIZED TOTAL											\$ 123,822.15





CSD 1127 (07/01/96)

ENTERED	1/28/08
FILED	
JAN 28 2008	
CLERK, U.S. BANKRUPTCY COURT SOUTHERN DISTRICT OF CALIFORNIA	
BY	104 DEPUTY

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA  
325 West "F" Street, San Diego, California 92101-6991

In Re

FRANCIS J. LOPEZ

Debtor.

BANKRUPTCY NO. 05-05926-B7

**ORDER FOR RELIEF AND ORDER DIRECTING DEBTOR  
TO FILE SCHEDULES AND STATEMENT OF FINANCIAL AFFAIRS**

On consideration of the involuntary petition filed by Alan Stanly, Northwest Florida Daily News, and Alternative Resolution Center on JUNE 30, 2005, and the summons issued thereon having been served on JUNE 30, 2005, and no answer or other pleading in response thereto having been timely filed, an ORDER FOR RELIEF under Chapter 7 of Title 11 of the United States Code is GRANTED.

IT IS ORDERED that the Debtor file with the Court, WITHIN 15 DAYS of the entry of this order, the schedules and statements required by Federal Rule of Bankruptcy Procedure 1007(b) and (c).

DATED: JAN 28 2008

  
Judge, United States Bankruptcy Court

**CERTIFICATE OF MAILING**

I hereby certify that on this date a copy of the within order was mailed to the following parties in interest, namely:

FRANCIS J. LOPEZ, 310 Sand Myrtle Trail, Destin, FL 32541-3429  
M. Jonathan Hayes, Law Office of M. Jonathan Hayes, 21800 Oxnard St., Suite 840, Woodland Hills, CA 91367  
L. Scott Keehn, Keehn & Associates, APC, 402 West Broadway, Suite 1210, San Diego, CA 92101  
Alan Stanly, 1569 Berkshire Court, San Marcos, CA 92069  
Northwest Florida Daily News, 200 Racetrack Rd., Ft. Walton Beach, FL 32549  
Alternative Resolution Center, 11601 Wilshire Blvd., Suite 1950, Los Angeles, CA 90025  
United States Trustee, Dept. of Justice, 402 W. Broadway, Ste. 600, San Diego, CA 92101

DATED: JAN 28 2008

Barry K. Lander, Clerk

By: , Deputy Clerk

CSD 1127

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